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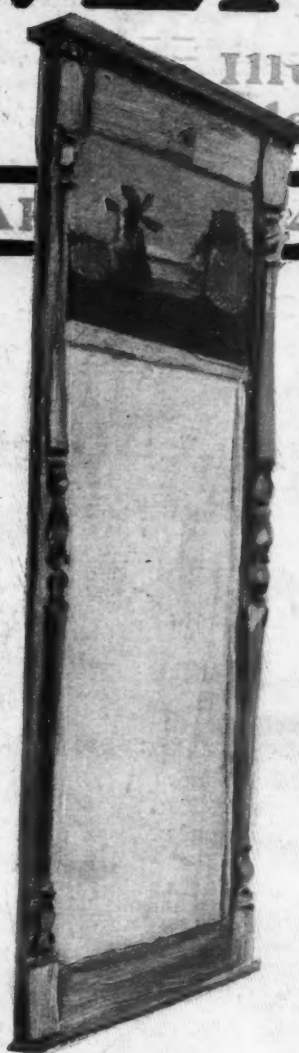
THE SATURDAY EVENING POST

ALUMNI ASSN.
UNIVERSITY HALL
ANN ARBOR, MICH.
JAN 22 1908

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Illustrated Weekly Magazine
Founded A.D. 1728 by Benj. Franklin

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Memoirs
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Arthur

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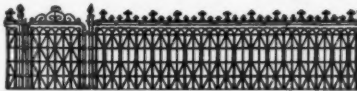
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The Editor's Column

THE SATURDAY EVENING POST

421 to 427 Arch Street, Philadelphia

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week—save only while the British Army held Philadelphia and patriotic printers were in exile—when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

When Things Go Wrong

When your gas bill is bigger than you think it ought to be (if you live in New York City or State) you don't have to take the word of the gas manufacturers that the meter is doing its duty and no more. Instead, you write to the Public Service Commission and one of its representatives sees that the poor, overworked meter is made right at once.

If the street railway people don't give you enough cars and use up an hour to get you to your home when they ought to do it in half an hour, all you have to do is to call this to the attention of the Public Service Commission, and, that same day, the railroad company receives notice to put on enough cars and run them on schedule time; or show reason why it should not forfeit its charter.

And that is not all. When the commission has acted you are asked if you are satisfied. If you aren't satisfied, you are given every fair chance to insist upon having things set right. These are only two examples of the bigger show now being given to the rights of the individual by the newly created State bodies known as the Public Service Commissions. Under the title, "A New Curb on Corporation Abuses," in THE SATURDAY EVENING POST of next week, is told for the first time the story of these commissions—how they came into existence, how they are organized, how they work, and what they accomplish for the people.

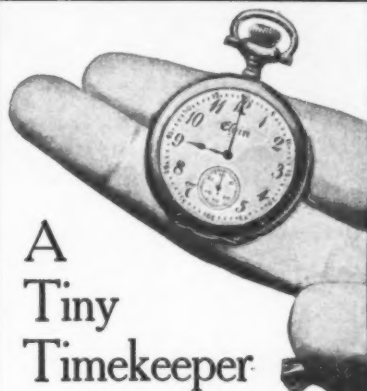
Mr. Yoakum and the People's Debt

Lo, the Poor Railroad! The Big Stick has rapped it; lesser orators have fulminated against it; the erstwhile Free Passer lambastes it and legislates against it.

Meanwhile a whole lot of people travel on it and ship their goods by it. And now and then you run across an obstinate sort of a man who says a good word for the railroad; that it was and is the most potent factor in the development of a continent; that it has built up thousands of industries and given work to hundreds of thousands of people; that it has added billions of dollars in real estate values to landowners along its right of way.

What the Railroads Owe the People has been the favorite topical song for some years. But, with a desire for fair play that we find, at times, irresistible, we shall show in next week's issue What the People Owe the Railroads.

The article is written by B. F. Yoakum, Chairman of the Executive Committee of the Rock Island-Frisco Lines.



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There are other tiny watches, but the one worthy to bear the name which always and everywhere stands for reliability and excellence must be a timekeeper. This dainty little watch is called the

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By James H. Collins

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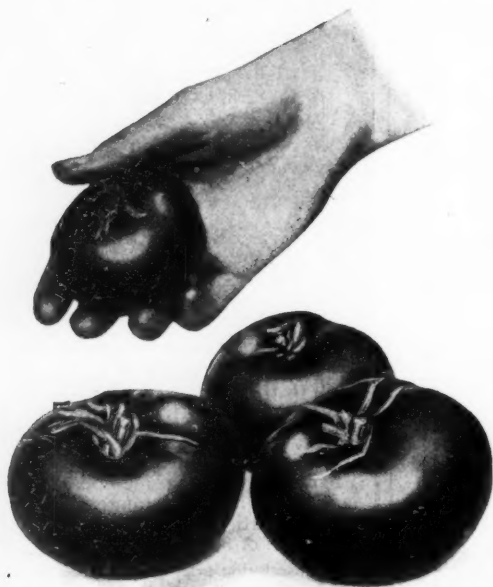
We buy ours in Michigan, for there a certain soil, rich in nitrogen, grows the best beans that we know.

Our buyers select the choicest part of the crop. All the beans that we buy are picked over by hand, so that we get only the whitest, the plumpest, the fullest-grown.

That is why we pay \$2.10.

You can't get such beans—not at one store in twenty. That is one reason why home beans are never so good as Van Camp's.

Van Camp's
PORK AND
BEANS
BAKED
WITH TOMATO
SAUCE



We Pay \$3.45

We could buy tomato juice for 75c per barrel. Yet we pay \$3.45 for just the ripe tomatoes used in a barrel of ours.

Some tomato sauce is made from tomatoes picked green, and ripened in shipment. But the sauce is flat.

Some is made from scraps of a canning factory—the skins and the cuttings. But the sauce is not rich.

Ours is made from full-ripe tomatoes, grown close to our kitchens, and ripened on the vines. We pick them just at the time when the juice reaches perfection.

We could buy catsup, ready made, for exactly one-fifth what ours costs to make. But that superlative zest which you get in Van Camp's would be lacking.

Don't Try to Bake Beans

It takes too long. Then, after all your trouble, the result is nothing like Van Camp's. Not because you don't know, but you lack the facilities. And you need more heat.

Beans, more than anything else, need to be factory cooked. It is not merely a question of having them palatable. It is the vital need of making them digestible. You can't break down the fibre of beans without a terrific heat.

This is how we do it:

After boiling our beans in two waters, we place them in cans. Then fill the cans with tomato sauce, and lay on a slice of pork. The cans are then sealed.

The baking is done in the cans. The beans, the tomato sauce and the pork are all baked together.

Our ovens are heated to 245 degrees, and the beans are baked 90 minutes. They are baked in live steam—not in dry heat. That is why they don't scorch.

In an oven heated to boiling point—212 degrees—it would take you six hours to do what we do in those 90 minutes.

When we are done, the beans are so mealy that they mash like potatoes. They are thoroughly digestible,

for that fierce heat has broken the fibre down. Yet the beans are whole, and you get the nutty flavor which distinguishes Van Camp's.

And the beans are sterilized; they require no preservative. They remain till you use them as fresh and as savory as when they come out of our ovens.

Compare that with home cooking.

You bake in dry heat because you haven't the steam. The top beans are baked brown, but the beans in the center are not even half baked.

The heat of your oven is insufficient. That is why you say beans are heavy. You have simply failed to apply enough heat to make them digestible.

The tomato sauce, too, is not baked into the beans.

After all your trouble, you have not a dish that compares with Van Camp's. No such flavor or zest, not nutty, not mealy. Yet it has cost you more than Van Camp's.

Don't Buy the Wrong Beans

There is a vast difference between one brand and another. Try Van Camp's once—on our say-so. Then let the beans themselves decide what brand you buy next.

We know—better than anyone else—how to prepare baked beans. This is our specialty—our one claim to supremacy. We have spent 47 years in learning how to perfect it.

The result is, Van Camp's command, by several times over, the largest sale in the world.

There are brands that cost less—and no wonder. Beans can be bought for one-seventh what we pay. Catsup is sold for one-fifth what ours costs.

Despite their cheapness, your grocer makes more on the cheap beans than he makes on Van Camp's.

But you don't want them. They cost double their value. And think what you save, in the long run, by serving beans that your people like. They will eat them more frequently. And no other food, when measured by nourishment, is nearly so cheap as beans.

Beans are Nature's choicest food, when they are rightly cooked. They are 84% proteid, starch, sugar and nitrogen. And these are the foods that we need.

They are even more nutritious than wheat.

You eat them for luncheon, sometimes. But have you ever thought what a breakfast dish they would make? And how nice they are served with ham?

Van Camp's are convenient. If you keep a dozen cans in the house, you have a meal always ready. And what dish is more appetizing—what blend more tempting—than pork and beans and tomato sauce, if they are right?

That is why we say Van Camp's. Once know their nutty flavor, their tang and their zest and you will eat beans more frequently.

Don't judge by other brands. Learn from Van Camp's how really good baked beans can be.

Prices: 10c, 15c and 20c per can. You can get them without the tomato sauce, if you prefer. At your grocers.

Van Camp Packing Company
Indianapolis, Ind. Established 1861

THE SATURDAY EVENING POST

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Number 27

THE MEMOIRS OF A CO-ED

A Little Learning is a Dangerous Thing

By EDWIN L. SABIN



Oh, Dear! I Have Demonstrated that it is Impossible to Fool and to Study, too

before we came down, that we would study and let outside matters, such as boys and things, alone. Helen is very studious; that is one reason why mamma finally consented to send me to the University instead of to some girls' school, because Helen and I could room together, and be company for each other. And it is well to patronize one's own State University. The courses are just as good as anywhere; one may make as much or as little as one chooses out of them. Helen and I intend to make all that we possibly can.

Mamma came down with us to get us settled, and we found the nicest room. The woman's dean, Miss Epton, is a dear!—that is, she can be a dear if she wants to; and when she doesn't want to, I expect, she can put her foot down as hard as anybody. It's the velvet hand within the iron glove with her, I suppose. Or should I say the iron hand within the velvet glove? I like the first better. Fancy a velvet glove—a sort of a Teddy-bear paw! Well, it was with the *glad* hand she greeted us (mamma would be terribly shocked if she read this). She is tall and stately, and wore a jewel of a lavender dress with real lace; and she furnished mamma with a list of "approved" houses where we might get our rooms.

A woman's hall is to be built soon, after a new gymnasium and some other buildings are put up; or whenever there is money enough left over, anyway. But Helen and I are just as satisfied that it isn't ready yet, because we think that we prefer rooms in a nice, quiet house. And about the very first place mamma and we looked at we engaged!

The woman is not a *lady*; she's a plain, kindly old body, and one ought not to rent rooms of one's equal, you know. It so often leads to unpleasantness. She had her hair in a washerwoman's knot, and a torn apron, gingham, on, and her sleeves were rolled up—but, poor soul!

And she was so anxious that we should take the rooms. She had expected the same young ladies to occupy them who had occupied them the year before, but she did not know whether they were coming back. She had rather have girls than boys—that is, if the girls weren't too fussy. Young men broke the furniture so! Mamma assured her that we were not fussy and never broke furniture. Poor soul!

It was really a large room and an alcove. We could use the alcove for our boudoir, and could have the large room to sit in and study in. There was a table and a rocking-chair and another chair; but Mrs. Hopkins said that she would put in more chairs, and give us a rug to cover a worn place in the carpet; and she apologized for the "looks" of things. We said that we knew we had come early, but we wanted to be settled. The house was furnace-heated, and was always warm—she attended to the furnace herself. There were no other roomers, and we could take our meals with her, and could have the privilege of the parlor.

"Oh, but we won't care for the parlor, thank you," we both said. "We'll do all our studying in our room, and our girl friends can come right up there, can't they?"

"But you can't have your *gentlemen* callers up there," she answered. (The idea!) "I wouldn't allow it—though you might not mean the least bit of harm in the world by it."

"We don't expect to have gentlemen callers," we laughed. We might have been angry; but we weren't, she was so ridiculous.

SOME of mamma's old prudish friends thought it was awful, sending me to a co-educational college. If papa and mamma had not both graduated here maybe I would not have been sent. But mamma graduated from the normal department (there isn't any normal department now; at least, we don't call it that; we call it the School of Didactics) years ago, and papa graduated from the law; and it is near, so that I can go home often—over Sunday and on Thanksgiving; and quite a crowd attends from our town; and anyway, there is a dean for women, and the girls are looked after, 'tis claimed, just as well as at a regular girls' school; and besides, if a girl is disposed to act up she can act up anywhere.

Helen Jones and I decided,

you're welcome to the parlor, up to ten o'clock, two nights a week. Those are the rules made by Miss Epton, and we have to abide by them or we aren't recommended."

We went back and told Miss Epton about taking the rooms, and left our names and addresses—our home address and our college address. She said that she thought we would find our rooms pleasant, and she gave us a little pamphlet of rules and regulations "for our guidance." Just as Mrs. Hopkins said, girls are permitted to entertain "gentlemen callers" in the parlors of the houses where they room (where the girls room, that is) upon two study-evenings ("study-evenings" are all the evenings except Sundays and special holidays) a week: Tuesday and Friday. And then there is Sunday afternoon and evening, so you see the girls aren't *very* restricted. But, of course, this doesn't interest Helen and me. We thanked Miss Epton, and she promised mamma to look after us, and we promised to consult her often. Then we took mamma to the train and ordered our trunks sent up. It seemed odd to be getting one's own expressman, but it was fun.

Before our trunks arrived we wandered about the campus, imagining what everything was going to be like. It is a beautiful place. We saw men we knew must be professors, and tried to guess which was the president. Other people were wandering about, too. We could tell the students who had been here before, because they shook hands so, and the girls kissed. Goodness, such a lot of *boys*! It was quite embarrassing, and they stared horridly. We met Harold Hunt, who had come down on the train with us. He is a Freshman, too. He told us we ought to schedule, and showed us what it said on the bulletin-board about it. While we were reading the bulletin-board some rude boys crowded in behind us and stood and made silly jokes. Their trousers were rolled up so far they might have been Seniors, but they were only Sophomores, for the number on the little caps they wore was '09. College boys think they're so smart!

We're all unpacked now, but we had an awful time getting clothes for two of us into the closet. Helen has one side and I have the other. We put my dresser-trunk in the alcove, and Helen's steamer-trunk we can use as a window-seat. We'll make a cover for it—in the college colors and with the college yell on it, maybe; or something. Mrs. Hopkins had laid a rag rug over the bare spot in the carpet; and she gave us two more chairs—a red-upholstered rocker (but it's frightfully shabby) and another straight-backed chair. She said she had a cot that might answer for a couch; the girls last year had thought it was fine. We can make college cushions for it, with the emblems of all the different colleges on them. We're going to fix our rooms up unique. We've hung my high-school flag over the washstand in the alcove, and Helen has her family's photographs out, and I have mamma's and papa's, and the books we brought are on the table, so we feel quite at home. There—I guess that's the supper-bell.

The supper was very good, we thought, for a beginning. As Mrs. Hopkins said, we had taken her on short notice, and it was the first meal. We had meat croquettes with onion in them and fried potato and cake and stewed plum and black tea. The tablecloth was darned at our end, but it was clean. Of course, one must make allowances. There were other boarders, we found: a young professor, Professor Brown, who didn't look more than twenty and talked as if he were fifty; and a Mr. Simmons, who is a Sophomore, and a Mr. Dewey. We didn't like Mr. Simmons; he tried to annoy us because we are Freshmen. Mrs. Hopkins' daughter,



He Dances Pretty Well, but He is Such a Kid

Miss Nettie, poured and served, and her mother did the cooking. Miss Nettie is rather pretty. She was a Sophomore last year, but she isn't going to the University this year.

Here it is noon. Time has simply flown. We went to bed early last night because we were tired, and there wasn't much else to do. The bed squeaked dreadfully, but we will get used to that. Every time either of us moved we both woke up! And there was so much hooting and yelling going on outside. Boys were passing, at all hours, it seemed to us, laughing and carrying on. After the college once is started the students won't be so noisy, we hope. We'd copied from the catalogue a list of the studies that we'd decided to take; and, after breakfast, we went down and filled out our schedule cards and handed them in. This is what we've scheduled for:

Psychology	German	Zoölogy
Advanced Algebra	English	Music
French	Ancient History	Gymnasium
	Lectures on Nursing	

We thought it would be nice to take the same things, because then we could help each other. There were lots of other studies that we were just dying to take. We had to hand our cards in to have them approved. We're crazy to get them back and to begin studying.

We got our schedule cards to-day. It said on them "Too much. See dean." This meant the dean of the Faculty, not Miss Epton. We went in and explained to him how we were here to study, and that we could help each other, and that the music and the gymnasium and the lectures on nursing were only three times a week, anyway. He smiled and said yes, he admired our ambition; but there were the seven other studies, which in themselves might require fourteen hours daily; that a few studies mastered was better than a mere smattering of many, and that we might get into the bad habit of superficiality. Even if we dropped zoölogy (which was largely laboratory work) and nursing (which was a short course of lectures repeated every year), we would make a very remarkable record if we succeeded with the studies remaining. So we were persuaded to drop those two, as he suggested. It does look as if we might have to study every minute; but that is what we're here for. This afternoon we bought our books. My, what a stack! And so fresh and clean! We love them. We wrote our names in, with our class: "Margaret Leonard, '10," and "Helen Jones, '10."

This morning we went to chapel, which was the opening chapel of the year. We are going to chapel every morning. It is a good way to begin the day. Helen thinks that maybe she will join the choir. I may, too; only I don't sing a bit. The girls all sat upon the one side, at chapel, and the boys upon the other. Some of the boys are awfully good-looking. It was easy to tell the old from the new, and the same way with the girls. Helen and I felt quite lonesome. After chapel that Harold Hunt walked with us. We didn't want him to. We don't want him to get into the habit of it. We are perfectly able to take care of ourselves, and to have a boy around is a nuisance. We are here to study. A perfectly dreadful thing happened to me when I was going up the steps of the central building. I had so many books, and they commenced to slip every which way. A big, tall man student picked them up for me, and every time he handed me one I dropped another, and a lot of boys stood around and looked on and laughed. He bowed and was very polite, and I know I was as red as fire. I think they're all horrid. I guess he is a Senior. He had dandy teeth. He was one of the good-looking fellows.

We are very busy. Chapel is at ten minutes to eight, and first recitation is at ten minutes after eight, and we do nothing but recite until twelve, and then we begin at ten minutes after one again. There are fifty-minute periods, which allows ten minutes to go from class to class. Helen and I study from four until half-past five (except when we have gym work, which is four to five Monday and Wednesday; or music, which is four to five Tuesday and Thursday) and from five-thirty till six we walk (unless we have exercised already); after supper we study until ten, and we get up at half-past five and study until a quarter after seven. Breakfast is at seven-thirty. Saturday mornings we have an hour of music and an hour of gym work. We are learning so much. That man who picked up my books for me is in my psychology class. His name is Mr. Devore.

We heard the University yell to-day when we were coming from the gym. Football practice was just over, and a whole crowd of students were coming from the grounds. My, but it was blood-curdling! We stood off and watched. The players were dirty and rough-appearing. Football is such a brutal game. Helen and I don't expect to go to any of the games here; we won't have the time.

What do you think! The Freshman class has had a meeting to organize, and I'm vice-president! Isn't that ridiculous? But I don't suppose I shall have anything to do. We appointed a committee on class colors and a class

yell, and on a banquet. I think some of the Sophomores are detestable. They hung around the doors of the room where we met and made fun of us. That Mr. Simmons was one of them. He tried his best to tease Helen and me at the supper-table, but we wouldn't pay any attention to him. He says he's going to make it his duty to see that I don't get to the banquet, because I'm an officer. I wonder how he found out so quick. But, of course, he won't have the audacity to interfere. At least I should hope not.

We saw the companies drilling on the campus last evening, on our way from gym. The Freshmen were awfully awkward, and we girls had to laugh. The officers were splendid, though; their uniforms fitted so well and they stood so straight. One dandy fellow—a captain, or lieutenant, or something—brought his company over and drilled it right in front of us. He's a Senior and his name is Franklin. That Mr. Devore is a first sergeant in the same company; he must be a Junior, then.

We've been here two weeks, and we begin to feel quite well acquainted among the girls. We haven't flunked



Helen Disapproves of All Cliques, She Says

(that's what they call it) in a recitation yet; but I nearly did, once, in psychology, if that Mr. Devore (he sits behind me) hadn't whispered. He made me so mad. I answered before I could stop myself; and then I turned about and simply glared at him; and he had the impudence to grin in my face! The men at the University are the boldest things! Helen and I have joined a literary society—the Claudian. There are two girls' literary societies, but this is the most intellectual, and wins the most contests.

Oh, dear; we've had to use the parlor, after all! That Harold Hunt came to call on Helen. I wanted her to send down word that we were busy studying, and would have to be excused—and it would have been the truth, because we had our history, and English, and mathematics to get, and our music notes to write up. But Helen was afraid that she might offend him, and so she went down. And then what did she do but call to me, and make me come down, just because he had asked for me. She knew I didn't want to. He stayed till ten o'clock, and Helen and I got the fidgets. He's a nice enough boy, I suppose, and is from a very good family back home; but he's not at all interesting and, besides—! Dear me, we had to work until one o'clock after he left.

What do you think now! Listen! Harold Hunt invited me to go to the Freshman social with him. I didn't know what to say, and still be civil. Finally I told him that Helen and I were going together, but that, if he liked, he could come with the both of us. He could do as he chose; we really didn't need any escort. I wanted him to understand that girls at a co-educational school had rather be perfectly independent and not be bothered. But he said that he'd be glad to go with the two of us. The class president, Mr. Jacobsen, asked me, right afterward; probably he felt it his duty. I was so tickled to let him know that I had an escort. Somehow that Mr. Simmons, the Sophomore who boards where we do, found out about Mr. Hunt's asking us, and he is so smart again, trying to plague us. He swears that Mr. Hunt will never get there, nor I, either. He is horrid.

I am on for a debate at the literary society: "Resolved: That co-education is superior to segregate education." I have the negative. I shall argue that co-education presents more distractions. But of course the affirmative will win. We have changed the meeting night of the society. Last year the meeting night was Friday. But this year Friday night is one of the "buzz nights" (a "buzz night" is a caller night) and a lot of the girls who have men callers wanted the society meeting night changed to some other date. There was quite a fight over it between us conservatives, who do not see why men should interfere with society work, and the liberals, who are crazy for the men. The liberals won. So now the meeting night is Saturday.

When I was with another girl to-day we met a man, and she introduced him. He is the same man who picked up my books when they all dropped, and who sits behind me in psychology. He said he thought we had met before, and he laughed, and I froze him. The idea! But he didn't seem to care. After we had walked on, Miss Adams told me that he wanted her to bring him up to call; but I told her that while we would be glad to have the girls any time, we didn't care to know the men, because we were here to study.

Helen wouldn't go to the Freshman social, after all. She had so much work on hand, catching up (she got behind by being out a day with a headache), and she didn't care for the social, anyway. I had to go, because I am vice-president.

Mr. Hunt and I had the worst time getting there. That horrid Mr. Simmons and his crowd were watching for us, after supper; but I did not come to the rooms at all, after gym; I'd left my gown at the house of a girl who lives in town, and I dressed there, and had my supper there, and Mr. Hunt came after me there in a carriage. He dressed in the back of a store, he said, and sneaked out the back, and down the alley, and across a vacant lot. He'd torn a big hole in his trousers on a nail in getting over a fence. There were policemen at the hotel entrance where the social was held, so we got in safely. My, but I was frightened! The social was a success, except that the president never arrived; he'd been kidnaped, and he had to stay in the woods all night; and the lights went out on us twice, because the Sophomores shut off the meter in the cellar and blew air into the pipes.

Mr. Devore (I've mentioned him) was at the social, and I was so astonished that I exclaimed: "Oh, I didn't know you were a Freshman!" That was very stupid of me, for he drew himself up, and tried to look offended, and said he was not; he happened to be a Junior, but as he was upon the college paper he was entitled to attend in an official capacity. He didn't act at all like a Freshman. He has such a dandy manner, and is a dream of a two-stepper. We danced four times together, and when he asked me pointblank if he might not call I couldn't say anything but yes. Mr. Hunt acted quite mad. He dances pretty well, but he is such a kid.

Now that the social is over I can study again. The day after I was simply good for nothing. One cannot be out that way and do good work. Helen and I are here to study and to improve our advantages.

I was so surprised to-day when Miss Adams asked me if I would not join their fraternity. It's the Mu Mu fraternity, and they have a nice house. She said that the girls had voted me in. I find that I know nearly all of them. She told me of one or two other Freshmen girls who were to join. I said that, while I would dearly love to, I wouldn't have any time for fraternity life, because I was here to study. I don't think they have asked Helen.

I flunked to-day in two things! Oh, dear! I have demonstrated that it is impossible to fool and to study, too. Miss Darby (she isn't a Mu Mu girl; she's a Pi Pi girl) invited me to their house; it was a sort of a five-o'clock tea to some of us Freshmen. I couldn't very well refuse; and after the tea we sang songs around the piano, and had a fudge feast, and, before I knew it, 'twas ten o'clock and we all had to scoot for home. Helen was sitting up for me, of course, but the algebra lesson was frightfully hard, and we worked on it until twelve, and then I had my other lessons ahead, yet. And in the morning we overslept. I didn't know a word of my history and my German, and I was called on. That's always the way. We haven't been to chapel for three mornings. Isn't that dreadful?

I wish that the fraternity girls would let me alone. That sounds horribly impolite, but I shall never, never join a fraternity. I am here to study.

Harold Hunt and Mr. Devore (he's that Junior, you know) both called to-night. It was very annoying, because nights Helen and I must study. It does seem as though we were always just a lesson behind; but we manage to squeeze through. Our time is so full: a constant rush from books to recitation, and from recitation to books.

(Continued on Page 30)

THE COURTSHIP

I THINK I'll go see Jane Hubbard this evening. Mrs. Bishop is Hysterical; the General Apologetical

Orde remarked to his mother, as he arose from the table. This was his method of announcing that he would not be home for supper.

Jane Hubbard lived in a low one-story house of blue granite, situated amid a grove of oaks at the top of the hill. She was a kindly girl, whose parents gave her free swing, and whose house, in consequence, was popular with the younger people. Every Sunday she offered to all who came a "Sunday-night lunch," which consisted of cold meats, cold salad, bread, butter, cottage cheese, jam, preserves and the like, warmed by a cup of excellent tea. These refreshments were served by the guests themselves. It did not much matter how few or how many came.

On the Sunday evening in question Orde found about the usual crowd gathered. Jane, herself, tall, deliberate in movement and in speech, kindly and thoughtful, talked in a corner with Ernest Colburn, who was just out of college, and who worked in a bank. Orde, standing in the doorway, missed the Incubus. Searching the room with his eyes, he at length discovered that incoherent, desiccated, but persistent, youth vis-a-vis with a stranger. Orde made out the white of her gown in the shadows, the willowy outline of her slender figure, and the gracious forward bend of her head.

The company present caught sight of Orde standing in the doorway, and suspended occupations to shout at him joyfully. He was evidently a favorite. The strange girl in the corner turned to him a white, long face, of which he could see only the outline and the redness of the lips where the lamplight reached them. She leaned slightly forward and the lips parted. Orde's muscular figure, standing square and uncompromising in the doorway, the out-of-door freshness of his complexion, the steadiness of his eyes laughing back a greeting, had evidently attracted her. Or perhaps anything was a relief from the Incubus.

"So you're back at last, are you, Jack?" drawled Jane in her good-natured way. "Come and meet Miss Bishop. Carroll, I want to present Mr. Orde."

Orde bowed ceremoniously into the penumbra cast by the lamp's broad shade. The girl inclined gracefully her small head with the glossy hair. The Incubus, his thin hands clasped on his knee, his sallow face twisted in one of its customary wry smiles, held to the edge of his chair with characteristic pertinacity.

"Well, Walter," Orde addressed him genially, "are you having a good time?"

"Yes indeed!" replied the Incubus as though it were one word. His chair was planted squarely to exclude all others. Orde surveyed the situation with a good-humored smile.

"Going to keep the other fellow from getting a chance, I see."

"Yes indeed!" said the Incubus again.

Orde bent over and with great ease lifted Incubus, chair and all, and set him facing Mignonette Smith.

"Here, Mignonette," said he, "I've brought you another assistant."

He returned to the lamp to find Miss Bishop, her dark eyes alight with amusement, watching him intently. She held the tip of a closed fan against her lips, which brought her head slightly forward in an attitude as though she listened.

"Walter is a very bright man in his own line," said Orde, swinging forward a chair, "but he mustn't be allowed any monopolies."

"How do you know I want him so summarily removed?" the girl asked him, without changing either her graceful attitude of suspended motion or the intentness of her gaze.

"Well," argued Orde, "I got him to say all he ever says to any girl—'Yes indeed'—so you couldn't have any more conversation from him. If you want to look at him, why, there he is in plain sight. Besides, I want to talk to you myself."

"Do you always get what you want?" inquired the girl. Orde laughed.

"Any one can get anything he wants, if only he wants it bad enough," he asserted.

The girl pondered this for a moment, and finally lowered and opened her fan, and threw back her head in a more relaxed attitude.

"Some people," she amended. "However, I forgive you. I will even flatter you by saying I am glad you came. You look to have reached the age of discretion. I venture to say that these boys' idea of a lively evening is to throw bread about the table."

Orde flushed a little. The last time he had supped at Jane Hubbard's that was exactly what they did do.



Orde Bent Over and with Great Ease Lifted Incubus, Chair and All

By Stewart Edward White

ILLUSTRATED BY CLARENCE F. UNDERWOOD

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"They are young, of course," he said, "and you and I are very old and wise. But having a noisy good time isn't such a great crime. Or is it, where you came from?"

The girl leaned forward, a sparkle of interest in her eyes.

"Are you and I going to fight?" she demanded.

"That depends on you," returned Orde squarely, but with perfect good-humor.

They eyed each other a moment. Then the girl closed her fan and leaned forward to touch him on the arm with it.

"You are quite right not to allow me to say mean things about your friends; and I am a nasty little snip."

Orde bowed with sudden gravity.

"And they do throw bread," said he.

They both laughed. She leaned back with a movement of satisfaction, seeming to sink into the shadows.

"Now tell me; what do you do?"

"What do I do?" asked Orde puzzled.

"Yes. Everybody does something out West here. It's a disgrace not to do something, isn't it?"

"Oh, my business! I'm a river-driver just now."

"A river-driver!" she repeated, once more leaning forward. "Why, I've just been hearing a great deal about you."

"Oh," said Orde, "then you know what a drunken, swearing, worthless lot of bums and toughs we are, don't you?"

For the first time in some subtle way she broke the poise of her attitude.

"There's Hell's Half-Mile," she reminded him.

"Oh, yes," said Orde bitterly. "There's Hell's Half-Mile! Whose fault is that? My rivermen's? My boys'?

Look here! I suppose you couldn't understand it, if

you tried a month. But suppose you were working out in the woods nine months of the year, up early in the morning and in late at night. Suppose you slept in rough blankets on the ground or in bunks, ate rough food, never saw a woman or a book, undertook work to scare your city men up a tree and into a hole easy, and risked your life a dozen times a week in a tangle of logs with the big river roaring behind just waiting to swallow you; saw nothing but woods and river, were cold and hungry and wet and so tired you couldn't wiggle, until you got to feeling like the thing was never going to end, and until you got sick of it way through in spite of the excitement and danger. And then suppose you hit town where there were all the things you hadn't had—and the first thing you struck was Hell's Half-Mile. You've seen water behind a jam, haven't you? Water-power's a good thing in a mill course where it has wheels to turn; but behind a jam it just rips things—oh, what's the use talking; a girl doesn't know what it means. She couldn't understand."

He broke off with an impatient gesture. She was looking at him intently, her lips again half-parted.

"I think I begin to understand a little," said she softly. She smiled to herself. "But they are a hard and heartless class, in spite of all their energy and courage, aren't they?" she drew him out.

"Hard and heartless!" exploded Orde. "There's no kinder lot of men on earth, let me tell you. Why, there isn't a man on that river who doesn't chip in five or ten dollars when a man is hurt or killed; and that means three or four days' hard work for him. And he may not know or like the injured man at all! Why—"

"What's all the excitement?" drawled Jane Hubbard behind them. "Can't you make it a to-be-continued-in-our-next? We're 'most starved."

"Yes indeed!" chimed in the Incubus.

The company trooped out to the dining-room, where the table, spread with all the good things, awaited them.

"Ernest, you light the candles," ordered Jane, drifting slowly along the table with her eye on the arrangements, "and some of you boys go get the butter and the milk pitcher from the ice-box."

In spite of her half-scorning references to "bread throwing," Miss Bishop joined with evident pleasure in the badinage and more practical fun which struck the note of the supper. Only Orde thought to discern, even in her more boisterous movements, a graceful, courteous restraint; to catch in the bend of her head a dainty concession to the joy of the moment, to hear in the tones of her laughter a reservation of herself, which nevertheless was

not at all a reservation, against the others. After the meal was finished each had his candle to blow out, and then all returned to the parlor, leaving the debris for the later attention of the "hired help."

Orde with determination made his way to Miss Bishop's side. She smiled at him.

"You see I am a hypocrite as well as a mean little snip," said she. "I threw a little bread myself."

"Threw bread?" repeated Orde. "I didn't see you."

"The moon is made of green cheese," she mocked him, "and there are countries where men's heads do grow beneath their shoulders." She moved gracefully away toward Jane Hubbard. "Do you Western 'business men' never deal in figures of speech as well as figures of the other sort?" she wafted back to him over her shoulder.

"I was very stupid," acknowledged Orde, following her. She stopped and faced him in the middle of the room, smiling quizzically.

"Well?" she challenged.

"Well, what?" asked Orde puzzled.

"I thought perhaps you wanted to ask me something?"

"Why?"

"Your following me," she explained, the corners of her mouth smiling. "I had turned away—"

"I just wanted to talk to you," said Orde.

"And you always get what you want," she repeated.

"Well?" she conceded with a shrug of mock resignation.

But the four other men here cut in with a demand.

"Music," they clamored. "We want music!"

With a nod Miss Bishop turned to the piano, sweeping aside her white draperies as she sat. She struck a few soft chords, and then, her long hands wandering idly and

softly up and down the keys, she smiled at them over her shoulder.

"What shall it be?" she inquired.

Some one thrust an open song-book on the rack in front of her. The others gathered close about, leaning forward to see.

Song followed song, at first quickly, then at longer intervals. At last the members of the chorus dropped away one by one to occupations of their own. The girl still sat at the piano, her head thrown back idly, her hands wandering softly in and out of melodies and modulations. Watching her, Orde finally saw only the shimmer of her white figure and the white outline of her head and throat. All the rest of the room was gray from the concentration of his gaze. At last her hands fell in her lap. She sat looking straight ahead of her.

Orde at once arose and came to her.

"That was a wonderfully quaint and beautiful thing," said he. "What was it?"

She turned to him, and he saw that the mocking had gone from her eyes and mouth, leaving them quite simple, like a child's.

"Did you like it?" she asked.

"Yes," said Orde. He hesitated and stammered awkwardly. "It was so still and soothing it made me think of the river about dusk. What was it?"

"It wasn't anything. I was improvising."

"You made it up yourself?"

"It was myself, I suppose. I love to build myself a garden and wander on until I lose myself in it. I'm glad there was a river in the garden, a nice, still, twilight river."

She flashed up at him, her head sidewise.

"Tisn't always." She struck a crashing discord.

Every one looked up at the sudden noise of it.

"Oh, don't stop!" they cried in chorus, as though each had been listening intently.

The girl laughed up at Orde in amusement. Somehow this flash of an especial understanding between them to the exclusion of the others sent a warm glow to his heart.

"I do wish you had your harp here," said Jane Hubbard, coming indolently forward. "You just ought to hear her play the harp," she told the rest. "It's just the best thing you ever *did* hear!"

At this moment the outside door opened to admit Mr. and Mrs. Hubbard, who had, according to their usual Sunday custom, been spending the evening with a neighbor. This was the signal for departure. The company began to break up.

Orde pushed his broad shoulders in to screen Carroll Bishop from the others.

"Are you staying here?" he asked.

She opened her eyes wide at his brusqueness.

"I'm visiting Jane," she replied at length, with an affectation of demureness.

"Are you going to be here long?" was Orde's next question.

"About a month."

"I am coming to see you," announced Orde. "Good-night."

He took her hand, dropped it, and followed the others into the hall, leaving her standing by the lamp. She watched him until the outer door had closed behind him. Not once did he look back. Jane Hubbard, returning after a moment from the hall, found her at the piano again, her head slightly on one side, playing with painful and accurate exactness a simple one-finger melody.

At the Orde place, Orde let himself into the dim-lighted hall, hung up his hat, and turned out the gas. For some time he stood in the dark quite motionless. Then with the accuracy of long habitude he walked confidently to the narrow stairs and ascended them. Subconsciously he avoided the creaking step. But outside his mother's door he stopped, arrested by a greeting from within.

"That you, Jack?" queried Grandma Orde.

For answer Orde pushed open the door, which stood an inch or so ajar, and entered. A dim light from a distant street-lamp filtered through the branches of a tree, flickered against the ceiling. By its aid he made out the great square bed, and divined the tiny figure of his mother. He seated himself sidewise on the edge of the bed.

"Go to Jane's?" queried Grandma in a low voice, to avoid awakening Grandpa, who slept in the adjoining room.

"Yes," replied Orde, in the same tone.

"Who was there?"

"Oh, about the usual crowd."

He fell into an abstracted silence which endured for several minutes.

"Mother," said he, abruptly, at last, "I've met the girl I want for my wife."

Grandma Orde sat up in bed.

"Who is she?" she demanded.

"Her name is Carroll Bishop," said Orde, "and she's visiting Jane Hubbard."

"Yes, but *who* is she?" insisted Grandma Orde. "Where is she from?"



"You aren't Thinking of Going Out, are You?"

For a moment Jack Orde stared at her in the dim light. "Why, Mother," he repeated, "blest if I know that!"

Orde, in spite of his activities, managed to see Carroll Bishop twice during the ensuing week.

On his return home late Monday afternoon, Grandma Orde informed him with a shrewd twinkle that she wanted him surely at home the following evening.

"I've asked in three or four of the young people for a candy pull," said she.

"Who, Mother?" asked Orde.

"Your crowd. The Smiths, Collins, Jane Hubbard and Her," said Grandma Orde, which probably went to show that she had in the mean time been making inquiries, and was satisfied with them.

"Do you suppose they'll care for candy pulling?" hazarded Orde, a little doubtfully.

"You mean, will she?" countered Grandma. "Well, I hope for both your sakes she is not beyond a little old-fashioned fun."

So it proved. The young people straggled in at an early hour after supper—every one had supper in those days. Carroll Bishop and Jane arrived nearly the last. Orde stepped into the hall to help them with their wraps.

"Do you know," she told Orde delightedly, "I have never been to a real candy pull in my life. It was so good of your mother to ask me. What a dear she looks to-night. And is that your father? I'm going to speak to him."

The candy pulling was a success. Of course, everybody got burned a little and spattered a good deal, but that was to be expected. After the product had been broken and been piled on dishes, all trooped to the informal "back sitting-room," where an open fire invited to stories and games of the quieter sort. Some of the girls sat in chairs, though most joined the men on the hearth.

Carroll Bishop, however, seemed possessed of a spirit of restlessness. The place seemed to interest her. She wandered here and there in the room, looking now at the walnut-framed photograph of Uncle Jim Orde, now at the great pink conch shells either side the door, now at the marble-topped table with its square paper-weight of polished agate, and its glass "bell," beneath which stood a very lifelike robin. This "back sitting-room" contained little in the way of ornament. It was filled, on the contrary, with old, comfortable chairs and worn, calf-backed books. The girl peered at the titles of these; but the gasjets had been turned low in favor of the fire-light, and she had to give over the effort to identify the volumes. Once she wandered close to Grandma Orde's cushioned wooden rocker, and passed her hand lightly over the old lady's shoulder.

"Do you mind if I look at things?" she asked. "It's so dear and sweet and old, and different from our New York homes."

"Look all you want to, dearie," said Grandma Orde.

After a moment she passed into the dining-room. Here Orde found her, her hands linked in front of her.

"Oh, it is so quaint and delightful," she exhaled slowly. "This dear, dear old house with its low ceilings and its queer, haphazard lines, and its deep windows, and its old pictures, and queer, unexpected things that take your breath away."

"It is one of the oldest houses in town," said Orde, "and I suppose it is picturesque. But you see, I was brought up here, so I'm used to it."

"Wait until you leave it," said she prophetically, "and live away from it. Then all these things will come back to you to make your heart ache for them."

After the company had gone Orde stood long by the front gate looking up into the infinite spaces. Somehow, and vaguely, he felt the night to be akin to her elusive spirit. Farther and farther his soul penetrated into its depths; and yet other depths lay beyond, other mysteries, other unguessed realms. And yet its beauty was the simplicity of space and dark and the stars.

The next time he saw her was at her own house—or rather the house of the friend she visited. Orde went to call on Friday evening and was lucky enough to find the girls home and alone. After a decent interval Jane made an excuse and went out. They talked on a great variety of subjects, and with a considerable approach toward intimacy. Not until nearly time to go did Orde stumble upon the vital point of the evening. He had said something about a plan for the week following.

"But you forget that by that time I shall be gone," said she.

"Gone!" he echoed blankly. "Where?"

"Home," said she. "Don't you remember I am to go Sunday morning?"

"I thought you were going to stay a month."

"I was, but I—certain things came up that made it necessary for me to leave sooner."

"I—I'm sorry you're going," stammered Orde.

"So am I," said she. "I've had a very nice time here."

"Then I won't see you again," said Orde, still groping for realization. "I must go to Monrovia to-morrow. But I'll be down to see you off."

"Do come," said she.

"It's not to be for good?" he expostulated. "You'll be coming back."

She threw her hands palm out with a pretty gesture of ignorance.

"That is in the lap of the gods," said she.

"Will you write me occasionally?" he begged.

"As to that—" she began; "I am a very poor correspondent."

"But won't you write?" he insisted.

"I do not make it a custom to write to young men."

"Oh!" he cried, believing himself enlightened. "Will you answer if I write you?"

"That depends."

"On what?"

"On whether there is a reply to make."

"But may I write you?"

"I suppose I couldn't very well prevent you if you were sure to put on a postage stamp."

"Do you want me to?" persisted Orde.

She began gently to laugh, quite to herself, as though enjoying a joke entirely within her own personal privilege.

"You are so direct and persistent and boylike," said she presently. "Now, if you'll be very good and not whisper to the other little pupils, I'll tell you how they do such things usually." She sat up straight from the depths of her chair, her white, delicately-tapering forearms resting lightly on her knees. "Young men desiring to communicate with young ladies do not ask them bluntly. They make some excuse, like sending a book, a magazine, a marked newspaper, or even a bit of desired information. At the same time they send notes informing the girl of the fact. The girl is naturally expected to acknowledge the politeness. If she wishes the correspondence to continue she asks a question, or in some other way leaves an opening. Do you see?"

"Yes, I see," said Orde, slightly crestfallen. "But that's a long time to wait. I like to feel settled about a thing. I wanted to know."

She dropped back against the cushioned slant of her easy chair and laughed again.

"And so you just up and asked!" she teased.

"I beg your pardon if I was rude," he said humbly.

The laughter died slowly from her eyes.

"Don't," she said. "It would be asking pardon for being yourself. You wanted to know; so you asked. And

I'm going to answer. I shall be very glad to correspond with you and tell you about my sort of things, if you happen to be interested in them. I warn you: they are not very exciting."

"They are yours," said he.

She half rose to bow in mock graciousness, caught herself, and sank back.

"No, I won't," she said, more than half to herself. She sat brooding for a moment; then suddenly her mood changed. She sprang up, shook her skirts free, and seated herself at the piano. To Orde, who had also risen, she made a quaint grimace over her shoulder.

"Admire your handiwork!" she told him. "You are rapidly bringing me to 'tell the truth and shame the devil.' Oh, he must be dying of mortification this evening!" She struck a great crashing chord, holding the keys while the strings reverberated and echoed down slowly into silence again. "It isn't fair," she went on, "for you big, simple men to disarm us. I don't care! I have my private opinion of such brute strength. *Je me moque!*" She wrinkled her nose and narrowed her eyes. Then ruthlessly she drowned his reply in a torrent of music. Like mad she played, rocking her slender body back and forth along the keyboard; holding rigid her fingers, her hands and the muscles of her arms. The bass notes roared like the rumbling of thunder, the treble flashed like the dart of lightning. Abruptly she muted the instrument. Silence fell as something that had been pent and suddenly released. She arose from the piano stool quite naturally, both hands at her hair.

"Aren't Mr. and Mrs. Hubbard dear old people?" said she.

"What is your address in New York?" demanded Orde.

She sank into a chair near by with a pretty, uplifted gesture of despair.

"I surrender!" she cried, and then she laughed until the tears started from her eyes, and she had to brush them away with what seemed to Orde an absurd affair to call a handkerchief. "Oh, you are delicious!" she said at last. "Well, listen. I live at 12 West Ninth Street. Can you remember that?" Orde nodded. "And now any other questions the prisoner can reply to without incriminating herself she is willing to answer." She folded her hands demurely in her lap.

Two days later Orde saw the train carry her away. He watched the rear car disappear between the downward slopes of two hills, and then finally the last smoke from the locomotive dissipate in the clear blue.

Declining Jane's kindly-meant offer of a lift he walked back to town.

II

EARLY that fall Orde packed his little sole-leather trunk and told Grandma Orde that business would take him away for about two weeks. She said nothing at the time, but later, when Grandpa Orde's slender figure had departed, very courteous, very erect, very dignified, with its old linen duster flapping around it, she came and stood by the man leaning over the trunk.

"Speak to her, Jack," said she quietly. "She cares for you."

Orde looked up in astonishment, but he did not pretend to deny the implied accusation as to his destination.

"Why, Mother!" he cried. "She's only seen me three or four times! It's absurd—yet."

"I know," nodded Grandma Orde wisely. "I know. But you mark my words; she cares for you."

She said nothing more, but stood looking while Orde folded and laid away, his head bent low in thought. Then she placed her hand for an instant on his shoulder and went away. The Ordes were not a demonstrative people.

The journey to New York was at that time very long and disagreeable; but Orde bore it with his accustomed stoicism. He had visited the metropolis before, so it was not unfamiliar to him. He was very glad, however, to get away from the dust and monotony of the railroad train. The September twilight was just falling. Through its dusk the street lamps were popping into illumination as the lamplighter made his rapid way down the street. Orde boarded a horse-car and jingled away down Fourth Avenue. He was pleased at having arrived, and stretched his legs and filled his lungs twice with so evident an enjoyment that several people smiled.

His comfort was soon disturbed, however, by an influx of people boarding the car at Twenty-third Street. The

seats were immediately filled, and late comers found themselves obliged to stand in the aisle. Among these were several women. The men nearest buried themselves in their papers, after the almost universal metropolitan custom. Two or three arose to offer their seats, and among them Orde.

When, however, the latter had turned to indicate to one of the women the vacated seat, he discovered it occupied by a chubby and flashily-dressed youth of the sort common enough in the vicinity of Fourteenth Street: impudent of eye, cynical of demeanor, and slightly contemptuous of everything unaccustomed. He had slipped in back of Orde when that young man arose, whether under the impression that Orde was about to get off the car or from sheer impudence it would be impossible to say.

Orde stared at him, a little astonished.

"I intended that seat for this lady," said Orde, touching him on the shoulder.

The youth looked up coolly.

"You don't come that!" said he.

Orde wasted no time in discussion, which no doubt saved the necessity of a more serious disturbance. He reached over suddenly, seized the youth by the collar, braced his

A silk hat covered his head, from beneath which showed a slightly empurpled countenance with bushy white eyebrows, a white mustache, and a pair of rather bloodshot, but kindly, blue eyes. In spite of his somewhat pudgy rotundity, he carried himself quite erect in a manner that bespoke the retired military man.

"You have courage, sir," said this gentleman, inclining his head gravely to Orde.

The young man laughed in his good-humored fashion.

"Not much courage required to root out that kind of a skunk," said he cheerfully.

"I refer to the courage of your convictions. The young men of this generation seem to prefer to avoid public disturbances. That breed is quite capable of making a row, calling the police, raising the deuce and all that."

"What of it?" said Orde.

The elderly gentleman puffed out his cheeks.

"You are from the West, are you not?" he stated, rather than asked.

"We call it the East out there," said Orde. "It's Michigan."

"I should call that pretty far west," said the other.

Nothing more was said. After a block or two Orde descended on his way to a small hotel just off Broadway. The old gentleman saluted. Orde nodded good-humoredly. In his private soul he was a little amused at the old boy. To his view, a man and clothes carried to their last refinement were contradictory terms.

Orde ate, dressed, and set out afoot in search of Miss Bishop's address. He arrived in front of the house a little past eight o'clock, and after a moment's hesitation mounted the steps and rang the bell.

The door swung silently back to frame an impassive man-servant dressed in livery. To Orde's inquiry he stated that Miss Bishop had gone out to the theatre. The young man left his name and a message of regret. At this the footman, with an irony so subtle as to be quite lost on Orde, demanded a card. Orde scribbled a line in his notebook, tore it out, folded it, and left it. In it he stated his regret, his short residence in the city, and desired an early opportunity to call. Then he departed down the steps totally unconscious of the contempt he had inspired in the heart of the liveried man behind him.

He retired early and arose early, as had become his habit. When he descended to the office the night clerk, who had not yet been relieved, handed him a note delivered the night before. Orde ripped it open eagerly. It read:

My dear Mr. Orde:
I was so sorry to miss you last evening because of a stupid play. Come around as early as you can to-morrow morning. I shall expect you.
Sincerely yours,
CARROLL BISHOP.

Orde glanced at the clock, which pointed to seven. He breakfasted, read the morning paper, finally started leisurely in the direction of West Ninth Street. He walked slowly, so as to consume more time; then at University Place was seized with a panic and hurried rapidly to his destination. The door was answered by the same man who had opened the night before; but now, in some indefinable way, his calm, while flawless externally, seemed to have

lifted to a mere surface, as though he might hastily have assumed his coat. To Orde's inquiry he stated with great brevity that Miss Bishop was not yet visible.

"You are mistaken," said Orde with equal brevity, and stepped inside. "I have an engagement with Miss Bishop. Tell her Mr. Orde is here."

The man departed in some doubt, leaving Orde standing in the gloomy hall. That young man, however, quite cheerfully parted the heavy curtains leading into a parlor and sat down in a spindle-legged chair. At his entrance, a maid disappeared out another door, carrying with her the implements of dusting and brushing.

For quite three-quarters of an hour he waited without hearing any indications of life.

Then, breaking the stillness with almost startling abruptness, he heard a clear, high voice saying something at the top of the stairs outside. A rhythmical swish of skirts, punctuated by the light pat-pat of a girl tripping downstairs, brought him to his feet. A moment later the curtains parted, and she entered, holding out her hand.

(Continued on Page 25)



"Admire Your Handiwork!" She Told Him. "You are Rapidly Bringing Me to Tell the Truth and Shame the Devil!"

knee against the seat, and heaved the interloper so rapidly to his feet that he all but plunged forward among the passengers sitting opposite.

"Your seat, Madam," said Orde.

The woman, frightened, unwilling to become the participant of a scene of any sort, stood looking here and there. Orde, comprehending her embarrassment, twisted his antagonist about, and before he could recover his equilibrium sufficiently to offer resistance, propelled him rapidly to the open door, the passengers hastily making way for them.

"Now, my friend," said Orde, releasing his hold on the other's collar, "don't do such things any more. They aren't nice."

Trivial as the incident was, it served to draw Orde to the particular notice of an elderly man leaning against the rear rail. He was a very well-groomed man, dressed in garments whose fit was evidently the product of the highest art, well buttoned up, well brushed, well cared for in every way. In his buttonhole he wore a pink carnation, and in his gloved hand he carried a straight, gold-headed cane.

The Greatest Business Problem in America—By Samuel W. Allerton



A Square Deal for the Soil

WHAT is the biggest business problem this nation is facing to-day? One man will speak up quickly and say: "The question of an elastic currency, of course"; his neighbor will declare that the attitude of the Administration toward corporations overtops everything

else in importance to the people of this country. A little later we are likely to be told that the readjustment of the tariff is the overshadowing question.

But all the time a problem bigger than any of these is being overlooked by the politicians of all parties, by the press of the entire country, by the political economists and by most of the people themselves. Only a few men recognize the existence and the bigness of this question, and they are of the kind that makes very little noise in the world. However, if they are not listened to and their words taken to heart by the men who make up the greatest industrial class in the United States, we, as a nation, will suddenly wake up to the fact that we have been committing industrial suicide.

The reckless and wholesale depletion of the fertility of the soil, in this good land of ours, is beyond all question the biggest and the most serious question now confronting the American people—and it is bound to remain the big problem for many years to come. I am so sure of this, and feel so deeply on this matter, that I have determined to devote the remaining years of my life to doing all I can to arouse the farmers of this country to the fact that, if they go on taking everything they can out of the soil and putting next to nothing back, they are in the position of deliberately and knowingly creating a hopeless run on the greatest and richest bank in the world—the marvelous soil of the United States—a run which can result only in wreck and disaster as wide as the country.

This is the dark side of the picture, the thing which will surely happen if we do not wake up and give the soil a square deal. There is another side to the problem as bright as this one is dark—a reward for well-doing just as great in proportion as the punishment for wrongdoing. If only twenty-five per cent. of the farmers of this country would wake up to the situation and do their level best in giving the soil a square deal, they would not only save the absolute loss of millions of dollars, but they would make millions more—and make themselves rich in the bargain. Unless there is a general and widespread reform in this matter of the mistreatment of our soil we are going literally to put millions of acres of good land out of business. All we have to do, to cut out of our national wealth land enough to make a dozen European kingdoms, is to keep right on doing what we are doing, and what we have been doing ever since the first reaper and binder was put into the field. In the matter of soil

depletion the farmers of this country have been going the pace that kills—that kills land and robs the nation of a yearly power to produce a volume of wealth almost beyond the power of the average man to understand.

This problem is not a theory with me; I haven't come at it from the theoretical side. To the contrary, I have bumped against it from the practical, the active side. I did not leave the farm until I was twenty-six years old, and there hasn't been a year of my life since when I haven't been in some kind of business which was close to the soil. And for many years I have owned and operated several thousands of acres of farm land—and do so now. And I may add that I have not a single farm which I have not made to pay a good and satisfactory percentage on the investment year after year. I say this simply because the farmers do not take kindly to advice from mere theorists; they naturally wish to know that advice comes from a practical and successful farmer before they attach enough importance to it to act upon it. This is right and natural, and it is because I am so anxious to have them give to my plea the weight which it deserves that I say to them: I am entitled to talk about farming because I was brought up on a farm, and operate several thousand acres of farm land, divided into farms of 160 acres each, in a way which makes them pay me a handsome profit.

Building Up the Land

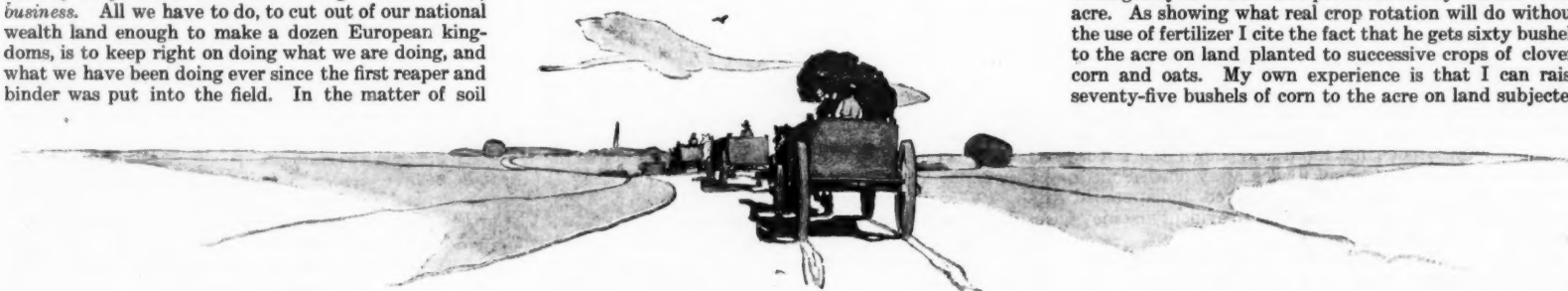
RIGHT from the start I made up my mind to buy good farms and keep them and run them for profit. This meant that I looked at them as a long-time investment, not as something on which to speculate or make a quick turn. In other words, the task before me was that of building up and making the farms better each year, stronger in their ability to produce profitable crops. How many farmers treat their land in this way? Fewer, by far, than you would suppose! Of course, most of them intend to do this—but there is a wide gap between their intentions and their practice. It is no exaggeration to say that the majority of farmers in this country are living on their "principal" instead of their "interest," so far as their treatment of their soil is concerned; they are raising fair to excellent crops, putting up good buildings and making, perhaps, a fine showing on the profit side of the ledger, but in doing this they are literally bankrupting the soil—robbing it of the capacity to keep up the pace of production in the future.

In any State of the Union, from the richest to the poorest, the casual observer can see for himself how the soil is being bankrupted by heavy cropping and poor fertilization. There are large tracts in Virginia, for example, where farm after farm can be bought at an almost absurd

price. Not very long ago these same acres were the pride of the Old Dominion State and produced fortunes to their owners in their unfailing tobacco crops. Now they are next door to useless as tillable land and about all their value is in the way of fine scenery. They have been depleted by taking from them the elements required to grow crops, while comparatively nothing has been put back into them to prevent bankruptcy. The same thing can be seen in Southern Illinois, where there are large districts which produce scant crops and where farms can be bought at one-third—even a fourth—of the price of good farm lands in the middle and northern part of the State. Ordinarily these Southern Illinois farms were nearly, if not fully, as productive as any in the State. They have been under the give-nothing-and-take-everything system of cultivation, and the result is that the land has been put out of business because of mistreatment. And so you will find it in every State where the land has been worked on this plan for any considerable number of years.

But we are not left to size up in a general way the results of this suicidal method of land cultivation; the scientists who are working in the field of agriculture have produced some very exact information which tells the story in a pointed and a precise way. A careful reading of these authorities points to the fact that the grain crops are reducing the productiveness of the soil, under present methods of cultivation, at the rate of two per cent. a year. Few men in America have gone into the subject more deeply than Professor Hopkins, of the University of Illinois, and he does not hesitate to declare his conviction that, if we keep on farming as we are now doing it in Illinois, the State will be an unproductive desert within a century. He has not come to this conclusion by guesswork, but by a most careful system of actual experiments.

On one piece of ground under his charge corn has been raised for twenty-eight consecutive years—raised according to methods common throughout the State. The productiveness of that piece has steadily declined, and it is certain that, in a very few years, it will not have enough power left to produce either corn or clover. Our grain farmers seem to feel that crop rotation consists in alternating corn and oats on their land. How does this work out? Professor Hopkins has put this to the test. The land on which he has tried this system was as good, originally, as any in Illinois, and yet it produces only thirty bushels of corn and thirty bushels of oats to the acre. Now what does the other side of this scientific work show? Practically alongside the strips of land on which these experiments have been conducted are strips not a whit better or richer, naturally. They have been handled on a different system of cultivation. The plots which have been subjected to true crop rotation—clover, corn and oats—and have been intelligently fertilized have produced ninety bushels to the acre. As showing what real crop rotation will do without the use of fertilizer I cite the fact that he gets sixty bushels to the acre on land planted to successive crops of clover, corn and oats. My own experience is that I can raise seventy-five bushels of corn to the acre on land subjected



years after, were worth in the neighborhood of five hundred million dollars! The General paused for the effect, solemnly nodding his head at his astounded auditors in affirmation. Yes, it was even so.

Five hundred million dollars! No more—and no less! Then he once more took up the thread of his narrative. Tessier's lands, originally farms, were to-day occupied by huge *magasins*, government buildings, palaces and hotels. He had been a frugal, hardworking, far-seeing man of affairs whose money doubled itself year by year. Then had appeared one Emmeric Lespinasse, a Frenchman also from Bordeaux, who plotted to rob him of his estate, and the better to accomplish his purpose entered the millionaire's employ. When Tessier died, in 1884, Lespinasse had seized his papers and the property, destroyed his will, dispersed the clerks, secretaries, "notaries" and accountants of the deceased, and quietly gotten rid of such persons as stood actively in his way. The great wealth thus acquired had enabled him to defy those who knew that he was not entitled to the fortune, and the real heirs were in far-away France.

He had prospered like the bay tree. His daughter, Marie Louise, had married a distinguished English nobleman, and his sons were now the richest men in America. Yet they lived with the sword of Damocles over their heads, suspended by a single thread, and the General had the knife wherewith to cut it. Lespinasse, among other things, had caused the murder of the husband of Madame Luchia, and she was in possession of conclusive proofs which at the proper moment could be produced to convict him of his many crimes, or at least to oust his sons and daughter from the stolen inheritance.

It was a weird, bizarre nightmare, no more astonishing than the novels the Lapierrés had read. America, they understood, was a land where the rivers were full of gold—a country of bronzed and handsome savages, of birds of paradise and ruined Aztec temples, of vast tobacco fields and plantations of thousands of acres of cotton cultivated by naked slaves, while one lay in a hammock fanned by a "petite nègre" and languidly sipped *eau sucrée*. The General had made it all seem very, very real. At the weak spots he had gesticulated convincingly and digressed upon his health. Then, while the narrative was fresh and he might have had to answer questions about it had he given his listeners opportunity, he had hastily told of a visit to Tunis where he had by chance encountered Marie Louise, the daughter of Lespinasse, living with her noble husband in a "handsome Oriental palace," and how he had been invited to dine with them and had afterward seized the occasion while "walking in the garden" with the lady to disclose the fact that he knew all, and had it in his power to ruin them as impostors. Marie Louise had been frightfully angry, but afterward her better nature had suggested the return of the inheritance, or at least a hundred millions or so, to the rightful heirs. The General had left the palace believing all would be well, and had retired to Paris to await letters and further developments, but these had never come, and he had discovered that he had been deceived. It had been merely a ruse on the part of the woman and her husband to gain time, and now every step that he took was dogged by spies in the pay of the Lespinasses, who followed him everywhere. But the right would triumph! He had sworn to run the conspiracy to earth!

Many hours were consumed in the telling of the story. The Lapierrés were enchanted. More than that, they were convinced—persuaded that they were heirs to the richest inheritance in the world, which comprised most of the great American city of New York.

Persons who were going to participate in twenty-five hundred millions of francs could afford to be hospitable. M. le Général stayed to dinner. A list of the heirs living in or near Bordeaux was made out with the share of each in the inheritance carefully computed. Madame Lapierré's was only fifty million dollars—but still that was almost enough to buy up Bordeaux. And they could purchase Monséur as a country place. The General spoke of a stable of automobiles by means of which the journey from Bordeaux to the farm could be accomplished in the space of an hour.

That night the good man and his wife scarcely closed their eyes, and the next day, accompanied by the General,

they visited Bordeaux and the neighboring towns and broke the news gently to the other heirs. There was M. Pettit, the veterinary at Mornand; Tessier, the blacksmith in Bordeaux; M. Pelegue and his wife, M. Rozier, M. Cazenava and his son, and others. One branch of the family lived in Brazil—the Joubin Frères and one Tessier of "Saint Bezeille." These last had to be reached by post, a most annoyingly slow means of communication—*mais que voulez-vous?* Those were busy days in and around Bordeaux, and the General was the centre of attraction. What a splendid figure he cut in his tall silk hat and gold-headed cane! But they were all very careful to let no inkling of their good fortune leak out, for it might spoil everything—give some opportunity to the spies of the impostor Lespinasse to fabricate new chains of title or to prepare for a defense of the fortune. The little blacksmith, being addicted to white wine, was the only one who did not keep his head. But even he managed to hold his mouth sufficiently shut. A family council was held; M. le Général was given full power of attorney to act for all the heirs; and each having contributed an insignificant sum toward his necessary expenses, they waved him a tremulous good-by as he stood on the upper deck of the steamer, his silk hat in one hand and his gold-headed cane in the other.

"He will get it, if any one can!" cried the blacksmith enthusiastically.

"It is as good as ours already!" echoed Rozier.

"My friends," Madame Lapierré assured them, "a General of the armies of Spain and a Chevalier of the Order of Jimenez would die rather than fail in his mission. Besides," she added, her French blood asserting itself, "he is to get nineteen per cent. of the inheritance!"

As long as the steamer remained in sight the General waved encouragingly, his hat raised toward Heaven.

"Mais," says Lapierré, with another shrug as he lights his pipe, "even you would have believed him. *Vraiment!* He would have deceived the devil himself!"

Up the road the wain comes creaking back again. A crow flaps across the vineyard, laughing scornfully at good M. Lapierré, and you yourself wonder if such a thing could have been possible.

On a rainy afternoon in March, 1905, there entered the writer's office in the Criminal Courts Building, New York City, a ruddy, stoutly-built man, dressed in homespun garments, accompanied by an attractive and vivacious little woman, who, while unable to speak a single word of English, had no difficulty in making it obvious that she had a story to tell of the most vital importance. An interpreter was soon found and the names of the visitors disclosed. The lady, who did the talking for both of them, introduced herself as Madame Valoie Reddon, of Bordeaux, and her companion as M. Emile Lapierré, landowner, of Monséur. They had come, she explained, from France to take possession of the inheritance Tessier. She was a personal friend of Madame Lapierré, and as the Tessiers had exhausted all their money in paying the expenses connected with securing the fortune, she, being a well-to-do gentlewoman, had come to their assistance, and for the last few months had been financing the enterprise on a fifteen per cent. basis. If Madame Lapierré was to receive ten million dollars, then, to be sure, Madame Reddon would have one million five hundred thousand dollars; but of course it was not for the money, but on account of friendship, that she was aiding them. I would understand that three years had elapsed since a certain distinguished General Pedro Suarez de Moreno had disclosed to the Lapierrés the fact that Madame was the heiress to the greatest estate in America. M. Lapierré solemnly nodded confirmation as the lady proceeded. It was the one subject talked about in the Gironde and Bordeaux—that is,

among those who had been fortunate enough to learn anything about it. And for three years the Tessiers, their wives, their sons' wives and their connections, had been waiting to receive the glad tidings that the conspirators had been put to rout and the rightful heirs reinstated.

It was some time before the good lady succeeded in convincing her auditor that such a ridiculous fraud as she described had actually been perpetrated. But there was M. Lapierré and there was Madame Valoie Reddon sitting

in the office as living witnesses to the fact. What wonderful person could this General Moreno be, who could hypnotize a hard-headed, thrifty farmer from the Gironde and a clever little French woman from Bordeaux into believing that five hundred million dollars was waiting for them on the other side of the Atlantic! I expressed my surprise. Madame Reddon shrugged her sloping shoulders. Well, perhaps it was hard for M'sieu' to believe, but then there were the proofs, the documents, the *dossier*, and, most of all, there was the General himself. Oh! if M'sieu' could see the General in his tall silk hat and gold-headed cane!

I asked for the documents. Madame Reddon opened her bag and produced a package of nearly one hundred letters, written in a fine Spanish hand. Oh! he had been a wonderful writer, this gorgeous Count de Tinoco and Marquis de la d'Essa. She had met him herself when he had been in Bordeaux. Madame Lapierré had introduced him to her, and she had heard him talk. How beautifully he talked! The stories of his experiences as General of the armies of Spain under Don Carlos and as Brigadier-General in the Philippines were as fascinating as a romance. But it was his letters which had really led her to take a personal interest in the undertaking. With a sigh Madame Valoie untied the little blue ribbon which bound up the pitiful little history. If M'sieu' would be good enough to grant the time she would begin at the beginning. Here was his first letter written after the General's return to America:

JUNE 25, '02.

My dear M. Lapierré:

We have had a terrible voyage. A horrible storm broke loose in mid-ocean, endangering all our lives. . . . The waves, like mountains, threatened every instant to swallow us all; the spectacle was terrifying. I fell from the top of the stairs 'way down into the hole (*sic*), hurting my right leg in the centre of the tibia bone. The ship's doctor, who is nothing but a stupid fool, left me helpless almost the entire day. . . . If ever I should have dreamt what would occur to me in this trip, not for all the gold in the world would I have embarked. But, now that I am here, I shall not retreat before any obstacle, in order to arrive at the fulfillment of my enterprise, and no matter at what cost, even at that of my life. It is necessary that I succeed—my pride demands it. Those who are in the right shall triumph, that is sure. . . . In the mean time, will you kindly give my regards to Madame and your son, and all of your relatives, not forgetting your good old servant. Squeezing your hand cordially, I bid you adieu.

Your devoted, PEDRO S. DE MORENO.

"Can you not see the waves, and observe him falling down the hole?" asks Madame Reddon. "*Mais, voici une autre.*"

M. JEAN LAPIERRÉ.

JULY 11, 1902.

My dear M. Lapierré:

As soon as I could walk a little I began my research for the impostors of the inheritance Tessier. Without a doubt some person who is interested in the case has already advised them of my arrival in New York, and to take the necessary precautions to lead me astray in my researches.

Already I have discovered almost everything. I know even the house in which resided the deceased before his death. It is a house of twenty-five stories high, which resembles the Church of Saint Magdalene in Paris. To-day it is the biggest bank in New York. I have visited it from top to bottom, ascending and descending in steel elevators. This is a marvelous palace; it is worth more than five million dollars. The house itself has the numbers 100, 102, 104, 106, 108, 110, 112, 114, 116 and 118. In other words, it covers the ground of ten other houses made into one.

I have also visited six houses belonging to him, which are worth millions and are located around Central Park. . . . As soon as the brothers Lespinasse knew that I had arrived in New York they immediately took their departure, one for Paris to find his father, Emmeric Lespinasse, the other to the city of Tuxpan, in Mexico, to visit the properties stolen from the heirs. I have come to an understanding with the Reverend Father Van Rensselaer, Father Superior of the Jesuits, and have offered him two millions for his poor, in recompense for his aid to recover and to enter into possession of the inheritance. He takes great pains, and is my veritable guide and confidant. . . .

I have visited Central Park, also a property of the deceased; this property alone is worth more than twenty million dollars. . . . I have great confidence in my success, and I am almost sure to reach the goal, if you are the heirs, for here there is a mix-up by all the devils. . . .

The wound of my leg has much improved, the consequences which I feared have disappeared, and I expect soon my complete convalescence, but the devil has bestowed upon me a toothache, which makes me almost crazy with pain. I shall leave, nevertheless, to begin my campaign.

Will you be kind enough to give my regards to your wife and son, and to our old friend, etc., etc.

PEDRO S. DE MORENO.

"May the devil bestow upon him five hundred million toothaches!" exclaims Lapierré, for the first time showing any sign of animation.

The other letters were read in their order, interspersed with Madame Reddon's explanations of their effect upon the heirs in France. His description of the elevators of steel and of the house that covered an entire block had



As Long as the Steamer Remained in Sight the General Waved Encouragingly

caused a veritable sensation. Alas! those wonders are still wonders to them, and they still, I fancy, more than half believe in them. The letters are lying before me now, astonishing emanations, totally ridiculous to a prosaic American, but calculated to convince and stimulate the imagination of a *petite bourgeoisie*.

The General in glowing terms paints his efforts to run down the Lespinasse conspirators. Although suffering horribly from his fractured tibia (when he fell into the hole), and from other dire ills, he has "not taken the slightest rest." He has been everywhere—"New Orleans, Florida, to the city of Coney Island"—to corner the villains, who "flee in all directions." The daughter, Marie Louise, through whom the General expects to secure a compromise, has left for New Orleans. "Wonderful coincidence," he writes, "they were all living quietly and I believe had no intention whatever to travel, and two days after my arrival in New York they all disappeared. The most suspicious of it all is that the banker, his wife and children had left for Coney Island for the summer and to spend their holidays, and certainly they disappeared without saying good-by to their intimate friends. . . . I have the whole history of Tessier's life and how he made his fortune. There is a family for the use of whom we must give at least a million, for the fortune of Tessier was not his alone. He had a companion who shared his troubles and his work. According to the will they were to inherit one from the other; the companion died, and Tessier inherited everything. I do not see the necessity of your trip to New York; that might make noise and perhaps delay my negotiations." Then follows the list of properties embraced in the inheritance:

PROPERTY AND PERSONAL ESTATE OF THE HEIRS

1 The land of Central Park ceded to the city of New York, of the value of	\$5,000,000.00
2 He had at the National Bank—United States Bank—deposited in gold—twenty to thirty millions dollars. He never withdrew anything; on the contrary, he always deposited his income there . . .	25,000,000.00
3 The big house on Broadway, Nos. 100 to 118, of twenty-five stories, to-day the largest bank in New York	5,000,000.00
4 The house on Fifth Avenue, No. 765, facing Central Park, to-day one of the first hotels of New York—Hotel Savoy	8,000,000.00
5 House on Fifth Avenue, No. 767, facing Central Park, to-day the biggest and most handsomest of American hotels, where the greatest people and millionaires stop—Hotel Netherlands . . .	20,000,000.00
6 Two coal mines at Folkstung in Texas	9,000,000.00
7 A petroleum mine in Pennsylvania (Mexican frontier)	6,000,000.00
8 Shares of silver mine at Tuxpan, Mexico.	10,000,000.00
9 The house at Tuxpan and its grounds, Mexico.	15,000.00
10 The pleasure home and grounds in Florida (New Orleans) in the city of Coney Island.	500,000.00
11 The house which covers all the Esquare Plaza (no number because it is all alone). It is an immense palace, with a park and gardens, and waters forming cascades and labyrinths, facing Central Park.	12,000,000.00
12 The block of houses on Fifth and Sixth Avenues, facing on this same Central Park, which, as all these grounds belong to him, he had put up. They are a hundred houses, that is called here a block	30,000,000.00
13 He is the owner of two railroads and owns shares of others in Pennsylvania and Canada . . .	40,000,000.00
14 A line of steam and sail boats—Atlantic. The Pennsylvania and the Tessier and other names . . .	100,000,000.00
15 A dock and a quay of eight hundred meters on the Brooklyn River for his ships	120,000,000.00
16 Several values and debts owed him and which at his death had not been collected . . .	40,000.00
	\$390,555,000.00

Which is in francs . . . 1,952,775,000
Plus 5 per cent. . . . 976,388
Total in francs . . . 1,953,751,388

"Do you blame us?" asks Madame Valois, as I listen as politely as possible to this Arabian Nights' dream of riches.



These Heirs to Hundreds of Millions Were Conducted by the Marquis to the Battery, Where He Proceeded to Show Them the Inheritance

The letters continue: The General is surrounded by enemies, of which the worst are French, and he is forced continually to change his residence in order to escape their machinations. But all this takes money. How can he go to Tuxpan or to the city of Coney Island? "You cannot know nor imagine the expense which I have had to discover that which I have discovered. I cannot live here like a miser, for the part I represent demands much of me. Every moment I change my residence, and that costs money." He adds a little touch of detail. "I must always be dressed properly, and laundry is very dear here—a shirt costs twenty-five cents to wash, and there are other necessary expenses. . . . You have forgotten to tell me if you have received the album of views of New York in which I have indicated the properties of the deceased. I squeeze your hand."

"Yes, and our purses too," adds Madame Valois. "Would M'sieu' care to see the album of the Tessier properties? Yes? M'sieu' Lapierre, kindly show the gentleman."

Lapierre unbuttons his homespun coat and produces a cheap paper-covered blank book in which are pasted small photographs and woodcuts of various well-known New York buildings. It is hard not to smile.

"M'sieu' will see," continues Madame Valois, "that the dream had something substantial about it. When we saw these pictures in Bordeaux we were on the point of giving up in despair, but the pictures convinced us that it was all true. Moreover, just at that time the General intimated that unless he had more money he might yield to the efforts of the Lespinasse family to buy him off."

Madame Valois points vindictively to a certain paragraph in one of the letters: "Of course they are convinced that I am not for sale, not for anything. . . . To my regret, my very great regret, I shall be forced to capitulate if you do not come to my aid and that quickly, for I repeat to you that my funds are all gone."

"And here is his bill," continues Madame Valois, producing a folded document composed of countless sheets of very thin paper, bound together at the edges by strips of heavier material. This, when unfolded, stretches entirely across the room and is seen to be composed of hundreds of typewritten items, of which the following may serve as illustrations:

EXPENSES IN NEW YORK

July 12, Train to New Orleans	\$25.50
" 16, Train to Florida	2.50
" " Dinner on train	2.00
" 17, Hotel in Florida	2.00
" 18, Trip to Coney Island50
" 19, Return to Florida50
" 21, Return from Florida to New Orleans	2.50
" " Laundry	1.15
Dec. 3, Return to New York	6.50
" 24, Train to Vera Cruz	57.50

Jan. 4, Trip to Tuxpan	\$ 2.50
" 5, Return to Vera Cruz	2.50
" 6, Sudden night trip to Halifax, Nova Scotia, via Buffalo and Niagara Falls	50.50
" 18, Laundry for three months	5.00
Etc., etc.	

EXTRAORDINARY EXPENSES

To Agent Pushyt John, a meerschaum and amber cigarholder and pipe	\$ 7.00
Tobacco jar of shell and silver	4.00
To Indian Peter South-Go, a watch, a suit and a pair of shoes	16.50
To my general agent of confidential reports for his daughter, a gold ring and a feather fan	7.00
A necktie for himself and scarf-pin in gold and with stone for the necktie	8.60
To the letter-carrier to bring me my correspondence and not give it to any one else when I should change address	4.00
Invitation to the Consul and his two agents in Washington hotel	12.00
Several invitations to cafés and saloons to the Police Agents	2.00
Invitations to old employees of Jean Tessier, to tear from them the declarations	1.50
Barber expenses	11.50
Tobacco and matches, July to December, three packages each week, ten cents each	7.80
Changing hotels to lead astray the agents of the impostors	9.50
Etc., etc.	

"To obtain a colossal fortune as yours will be, it is necessary to spend money unstintingly and to have lots of patience. Court proceedings will be useless, as trickery and lies are necessary to get the best of the scoundrels. It is necessary also to be a scoundrel."

"He might well say that," interpolates Lapierre. "He certainly succeeded."

I rapidly glanced over the remaining letters. The General seems always to be upon the verge of compelling a compromise. "I have already prepared my net and the meshes are tightly drawn so that the fish will not be able to escape. . . . For an office like this one needs money—money to go quickly from one place to another, prosecute the usurpers, not allow them an instant's rest. If they go to some city run after them at once, tire them with my presence and constantly harass them, and by this means compel them to hasten a compromise —"

The General was meeting with superhuman obstacles. In addition to his enemies he suffers all sorts of terrible bodily afflictions. Whenever the remittances from the Lapierrés do not arrive the difficulties and diseases increase. At last, however, after an interval of two years, things took a turn for the better. A "confidential representative" of the conspirators—one "Mr. Benedict-Smith"—arrived to make a bona-fide offer of one hundred and fifty million dollars in settlement of the case. The General writes at great length as to exactly in what proportion the money should be divided among the heirs. The thing is so near a culmination that he is greatly exercised over his shabby appearance.

I am without a sou and too badly dressed to go before the banker in the very likely case of his arrival here. Send me my baggage at once with the first steamer, and mark each piece "fragile." This is all. My regards to Madame Lapierre and your son. I am cordially yours, squeezing your hand.

PEDRO S. DE MORENO.

But the Lapierrés and Tessiers, while not for an instant distrusting the honesty of the General, had become extremely weary of sending him money. Each heir felt that he had contributed enough toward the General's "expenses and invitations." Even the one hundred and fifty millions within easy reach did not prompt immediate response.

About the same time an extraordinary messenger arrived at the Lapierre farm, purporting to come from the Ministry of Foreign Affairs, and instructing Lapierre immediately to repair to Paris. The messenger explained that the presence of Lapierre was desired at the Ministry in connection with some investigation then in progress into the affairs of one Jean Tessier. Then the messenger departed as mysteriously as he had arrived.

Good M. Lapierre was highly excited. Here was indubitable evidence of the truth of the General's assertions. But, just as the latter had intended, perhaps, the worthy farmer jumped to the conclusion that probably the messenger from Paris had been sent by the conspirators.

"At the last moment," wrote Lapierre to Moreno, "I received from Paris a letter commanding me to go to the Ministry, and at the same time a telegram recommending that I leave at once. I shall write you from Paris all that I learn to your interest. If this letter should not reach you sealed in red wax, with small indentations made with a sewing thimble and my initials, which I always sign, it is that our correspondence is seized and read."

Events followed in rapid succession. Lapierre, the Tessiers, including the little blacksmith, became almost

(Continued on Page 28)

TELLTALES OF DISEASE

THE varying expressions of the face of disease are by no means confined to the countenance. In fact, they extend to every portion of—

Trilby's immortal phrase—"the altogether." Disease can speak most eloquently through the hand, the carriage, the gait, and, in a way that the patient may be entirely unconscious of, the voice. These forms of expression are naturally not so frequent as those of the face, on account of the extraordinary importance of the great systems whose clock-dials and indices form what we term the human countenance. But when they do occur they are fully as graphic, and more definitely and distinctively localizing.

Next in importance to the face comes the hand, and volumes have been written upon this alone. Containing, as it does, that throbbing little blood-tube, the radial artery, which has furnished us for centuries with one of our oldest and most reliable guides to health conditions, the pulse, it has played a most important part in surface diagnoses. To this day, in fact, Arabic and Turkish physicians in visiting their patients on the feminine side of the family are allowed to see nothing of them except the hand, which is thrust through an opening in a curtain. How accurate their diagnoses are, based upon this slender clew, I should not like to aver, but a sharp observer might learn much even from this limited area.

We have—though, of course, in lesser degree—all the color and line pictures with which we have been dealing upon the face. Though not an index of any special system, it has the great advantage of being our one approach to an indication of the general muscular tone of the body, as indicated both in its grasp and in the poses it assumes at rest. The patient with a limp and nerveless handclasp, whose hand is inclined to lie palm upward and open instead of palm downward and half closed, is apt to be either seriously ill, or not in a position to make much of a fight against the attack of disease.

Reading from the Nails

THE nails furnish us one of our best indices of the color of the blood and condition of the circulation. Our best surface test of the vigor of the circulation is to press upon a nail, or the back of the finger just above it, until the blood is driven out of it, and when our thumb is removed from the whitened area to note the rapidity with which the red freshet of blood will rush back to reoccupy it.

In the natural growth outward of the nail, its tissues, at first opaque and whitish, and thus forming the little white crescent or lunula at the base of most nails, gradually become more and more transparent, and hence pinker in color, from allowing the blood to show through. During a serious illness, the portion of the nail which is then forming suffers in its nutrition, and instead of going on normally to almost perfect transparency, it remains opaque. And the patient will, in consequence, carry a white bar across two or three of his nails for from three to nine months after the illness, according to the rate of growth of his nails. Not infrequently this white bar will enable you to ask a patient the question: "Did you not have a serious illness of some sort two, three or six months ago?" according to the position of the bar. And his fearsome astonishment, if he answers your question in the affirmative, is amusing to see. You will be lucky if, in future, he doesn't incline to regard you as something uncanny and little less than a wizard.

Another of the score of interesting changes in the hand, which, though not very common, is exceedingly significant when found, is a curious thickening or clubbing of the ends of the fingers, with extreme curvature of the nails, which is associated with certain forms of consumption. So long has it been recognized that it is known as the "Hippocratic finger," on account of the vivid description given of it by the Greek Father of Medicine, Hippocrates. It has lost, however, some of its exclusive significance, as it is found to be associated also with certain diseases of the heart. It seems to mean obstructed circulation through the lungs.

Next after the face and the hand would come the carriage and gait. When a man is seriously sick he is sick all over. Every muscle in his body has lost its tone, and those concerned with the maintenance of the erect position, being last developed, suffer first and heaviest. The bowed back, the droop of the shoulders, the hanging jaw and the shuffling gait, tell the story of chronic, wasting disease more graphically than words. We have a ludicrously inverted idea of cause and effect in our minds about "a good carriage." We imagine that a ramrodlike stiffening of the backbone, with the head erect, shoulders thrown back and chest protruded, is a cause of health, instead of simply being an effect, or one of the incidental symptoms thereof.

What the Doctor Learns from the Gait, Carriage and Voice of Patients



Allowed to See Nothing of Them Except the Hand

By Woods Hutchinson, A.M., M.D.

ILLUSTRATED BY EMLÉN MCCONNELL

And we often proceed to drill our unfortunate patients into this really cramped and irrational attitude, under the impression that by making them look better we shall cause them actually to become so. The head-erect, chest-out, fingers-down-the-seam-of-your-trousers position of the drillmaster is a pose pure and simple, intended only for ornament, and has to be abandoned the moment that any attempt at movement or action is begun.

So complete is this unconscious muscular relaxation that it is noticeable not only in the standing and sitting position, but also when lying down. When a patient is exceedingly ill, and in the last state of enfeeblement, he cannot even lie straight in bed, but collapses into a curled-up heap in the middle of the bed, the head even dropping from the pillow and falling on the chest. Between this *débâcle* and the slight droop of shoulders and jaw indicative of beginning troubles there are a thousand shades of expression significant instantly to the experienced eye.

Though more limited in their application, but most significant when found, are the alterations of the gait

itself. Even a maker of proverbs can tell at a glance that "the legs of the lame are not equal." From the limp, coupled with the direction in which the toe or foot is turned, the tilt of the hips, the part

of the foot that strikes first, the presence or absence of pain lines on the face, a snap diagnosis can often be made as to whether the trouble is paralysis, hip-joint disease, knee or ankle mischief, or flatfoot, as your patient limps across your room. Even where both limbs are affected and there is no distinct limp, the form of shuffle is often significant.

Several of the forms of paralysis have each their significant gait. For instance, if a patient comes in with a firm, rather precise, calculated sort of gait, "clumping" each foot upon the floor as if he had struck it an inch sooner than he had expected, and clamping it there rather firmly for a moment before he lifts it again, as though he were walking on ice, with rather more knee action than seems necessary, you would have a strong suspicion that you had to deal with a case of *locomotor ataxia*, in which loss of sensation in the soles of the feet is one of the earliest symptoms. If so, your patient, on inquiry, will tell you that he feels as if there were a blanket or even a board between his soles and the surface on which he is stepping. If a quick glance at the pupils shows both smaller or larger than normal, and on turning his face to the light they fail to contract, your suspicion is confirmed; while if, on asking him to be seated and cross his legs, a tap on the great extensor tendon of the knee-joint just below the patella fails to elicit any quick upward jerk of the foot, the so-called "knee-kick," then you may be almost sure of your diagnosis, and proceed to work it out at your leisure.

On the other hand, if an elderly gentleman enters with a curiously blank and rather melancholy expression of countenance, holding his cane out stiffly in front of him, and comes toward you at a rapid, toddling gait, throwing his feet forward in quick, short steps, as if, if he failed to do so, he would fall on his face, while at the same time a vibrating tremor carries his head quickly from side to side, you are justified in suspecting that you have to do with a case of *paralysis agitans*, or shaking palsy.

What the Voice Betrays

LAST of all, your physiognomy of disease includes not merely its face, but its voice; not only the picture that it draws, but the sound that it makes. For, when all has been allowed and discounted that the most hardened cynic or pessimistic agnostic can say about speech being given to man to conceal his thoughts, and the hopeless unreliability of human testimony, two-thirds of what your patients tell you about their symptoms will be found to be literally the voice of the disease itself speaking through them. They may tell you much that is chiefly imaginary, but even imagination has got to have some physical basis as a starting point. They may tell you much that is clearly and ludicrously irrelevant, or untrue, on account of inaccuracy of observation, confusion of cause and effect, or a mental color-blindness produced by the disease itself. But these things can all be brushed aside like the chaff from the wheat if checked up by the picture read of the disease in plain sight before you. In the main, the great mass of what patients tell you is of great value and importance, and, with proper deductions, perfectly reliable.

In fact, I think it would be safe to say that a sharp observer would be able to make a fairly and approx-

imately accurate diagnosis in seven cases out of ten, simply by what his eye and his touch tell him while listening to symptoms recounted by the patient. Time and again have

I seen an examination made of a reasonably intelligent patient, and when the recital had been finished and the hawklike gaze had traveled from head to foot and back again, from finger-nail to finger-nail, from eye to chest, a symptom which the patient had simply forgotten to mention would be promptly supplied; and the gasp with which the patient would acknowledge the truth of the suggestion was worth traveling miles to see.

Of course, you pay no attention to any statement of the patient which flatly contradicts the evidence of your own senses. But, even where patients, through some pre-conceived notion, or from false ideas of shame or discredit attaching to some particular disease, are trying to mislead you, the very vigor of their efforts will often reveal their secret, just as the piteous broken-winged flutterings of the mother partridge reveal instantly to the eye of the bird-lover the presence of the young which she is trying to lure him away from. Only let a patient talk enough about his or her symptoms, and the truth will leak out.

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THE NEW REPORTER



Senator Boies Penrose

Most of the crowds go to the Senate galleries and nine-tenths of the reporters spend nine-tenths of the time they devote to Congress on that side. The reason is simple enough. You can tell ahead what the House is going to do, for it is run by a system of rules that tie it down to a fixed procedure. Anything is likely to happen in the Senate. Those statesmen have steadily resisted the idea of cloture in any form, and any Senator may talk as long as he pleases on any subject, and nobody can stop him until he gets ready to quit. Of course, the Senate goes along for days and days, maunding about this or that, but there is always the chance that somebody will hop up and light a match that will start a lovely conflagration.

They told me when I first came to Washington that the way to understand the Senate and get an intelligent appreciation of how it works was to find out exactly what relation each Senator has to each other Senator, and what each Senator stands for and how he operates. That was a joke, I guess, for I have met men who have been here twenty years engaged on just that proposition, and they haven't found out half they should know. I bit, though, and started in. To make the work easier and somewhat systematic I began on the front row of the Senate. I hadn't been going very long before I began to suspect that the front row of the Senate isn't so much. Naturally—or, at least, I thought naturally—it would seem that the men who do things in the Senate would be there in that front row, right under the president's eye, so they could get into action quickly and effectively. I was astonished to find the men who are the leaders back in the other rows. That front row is largely scenery.

Still, I had gone almost around in my investigations before the fact that I was dealing with scenery instead of actors seeped entirely into me, and I discovered a lot of interesting things about that solemn fringe of persons who sit there, day after day, and do nothing much but answer roll-calls, except in one or two cases.

The Tragedian of the Front Row

THERE are eighteen seats in the front row, twelve of them occupied by Republicans and six by Democrats. Seat number one is on the extreme right-hand end of the row as you face the presiding officer. Senator Charles Dick, of Ohio, sits there. Senator Dick is a thin, narrow-chested man, who wraps himself in a Prince Albert coat and wears the latest style of Akron, Ohio, low-cut vests and a black string tie. He looks like a tragedian, somewhat crushed, to be sure, but still a tragedian. He has a long, smooth-shaven, fallow face, with waves of black hair brushed straight back and falling in tempestuous waves on his collar. He has been in politics for years, which

THE Senate is the Big Show in Washington. I found that out before I had been here very long. There is a lot of talk—mostly by the Representatives themselves—that the House is the popular branch of the legislative end of the Government, and it probably is, in a way, for it is elected by the people every two years. That is the only license for the claim, for, as an attraction for sightseers and as a gathering of statesmen who do things to write about, the House is merely a small tent with a fat lady, a Herodian mystery and a woolly horse when compared with the three-ringed circus at the other end of the Capitol.

And How He Views the Doings at the Capitol

explains why he is in the Senate. His specialty is acting as complement for Senator Foraker, his colleague. He has a lingering hand-clasp and a sweetly-solemn smile, and always acts as if he was gladder than any one could be to see you, and will positively burst into tears if you go away without letting him tell you all about everything. Then he doesn't tell you. He is modest and affable, and has no delusions about himself, which means that he knows his exact speed limitation and never tries to go beyond it, and that is more than some others in that company do.

The Scenic Appurtenance

WHENEVER seat number two is occupied Senator Chauncey M. Depew, of New York, sits there. That isn't often, for Senator Depew, even when he is in the Senate, goes bobbing around talking to others. The Senator is extremely careful with his attire. He looks every morning as if he had come out of a bandbox, and had been carefully ironed and pressed and manicured and barbered and massaged before they turned him loose.

I had heard about Senator Depew ever since I was a boy, and I imagined he would be one of the big men in Washington. It didn't take me long to discover that Depew is a legitimate front-row appurtenance. He's scenery. The guides point him out to the tourists, but the correspondents never say anything about him, because he cuts no particular figure in the workings of the body.

Boies Penrose, of Pennsylvania, has seat number three. Penrose is a mountain of a man, more than six feet tall, with great, broad shoulders and a barrel of a chest. He has a deep bass voice, and makes his a's so broad they sound like roars of the fierce Numidian lion. When he votes "Aye" he booms out "O-i-i!" and the stained glass in the ceiling rattles. Penrose is the same kind of a politician in Pennsylvania that Dick is in Ohio. He wanted to be Senator, and he is. That is all there is to it. He is a solitary statesman, with few friends and a sort of a sullen disposition. He walks up to the Capitol alone and walks back again, always giving a fine imitation of being immersed in thought, which is probably true, for, so far, the immersion has been complete. He has never got his head far enough above the thought he is immersed in to let the country in on any of the conclusions he has arrived at. He is a silent legislator, but he is very useful, inasmuch as he adds much weight to the front row, and gives an impression of solidity to that curious semi-circle of patriots.

Senator Platt, of New York, sits next to Penrose. Early every morning, before any other Senator comes in, Platt totters in to his seat, aided by two husky attendants. They place him in his chair, and he folds his hands across his chest and sits there, staring at the carpet. Occasionally he has a resolution from the Committee on Printing to present, and he pulls himself to his feet and presents it in a little, piping voice that cannot be heard five feet. He rarely says anything else. He is bowed and

thin, and his scraggly beard is patchy and white. I have watched him for half an hour at a time and have not seen him move once. He is apparently oblivious of what is going on around him, and never lifts his eyes from the floor.

Then comes John Kean, of New Jersey, who really shouldn't be in that front row at all, for he is one of the men who does things in the Senate. My observations of Kean are that he has the confidence and the respect of the big men on his side of the chamber, and that he has much to say about what is done. He is a smiling, suave, active man, who goes about ceaselessly, talking to everybody in the Senate and to everybody out of it, and learning what is thought about whatever is uppermost. He is a sort of a father confessor to both sides. They all come to him and tell him their troubles, hopes, aspirations and fears, and he sympathizes with them, and keeps an accurate poll list. He knows before any one else what the vote on any difficult proposition will be, and he is a keen-minded, far-sighted business man, skilled in the ways of the Senate, and always there.

Next is Senator Heyburn, of Idaho, who was much vexed, they tell me, when he first came to the Senate, because they said he weighed four hundred pounds, which he does not. Still, the Senator is no sylph. He adds much to the avoirdupois of the front row. He is about as tall east and west as he is north and south. He is an impressive person, with a broad, bleak face on which no whiskers grow. He is ponderous and dignified. When he makes a statement it sounds like the rushing of many waters. He lets go "Good-morning" at you, and you think for a moment you have heard an interpretation of the Constitution. A speech by him is one succession of detonations that rock the lady on the dome.

Senator Gallinger, next to Heyburn, is the hairless wonder of the front row. He is so bald he looks like an egg. The Senator is a doctor, and he always gets a nice reading notice whenever any one gets hurt around the Capitol, or faints in the galleries or on the floor. It reads like this, and is kept standing in the local newspaper offices: "Senator Gallinger, of New Hampshire, who is a doctor, was told of the incident and hurried to the sick person's side, where he administered such remedies as were required and attended the patient until the ambulance arrived." Mr. Gallinger's principal labors are with the District of Columbia. He is chairman of the district committee, and occupies about the same position toward Washington as the president of our board of aldermen does to us. He is a most august and absorbed man, with ideas on all sorts of legislation, and an intense desire to get into all discussions pertaining to the functions of the Senate. He seems to have an idea that he invented the Senate.

Uncle Shelby and His Specialty

UNCLE Shelby M. Cullom and Senator Frye, of Maine, president pro tem. of the Senate, have the next two seats. They have both been in the Senate for years, and take little part in what is going on. Uncle Shelby devotes himself to his well-known specialty of looking like Abraham Lincoln, and Mr. Frye sits in deep study, as if there were passing through his mind recollections of days when the Senate was a greater body than it now is—in his opinion. Frye always gives the impression that it is absurd for anybody to think of knowing anything but himself, and that he is too busy thinking to do anything about it. Once in a while he flares up and gets into a debate, but not often. Owing

to the closeness with which Vice-President Fairbanks sticks to his job, Mr. Frye's place as president pro tem. does not give him much opportunity to preside. He grieves about this also. The palmy days for his.

Then comes the centre aisle and the first seat on the Democratic side, occupied by Senator McLaurin, of Mississippi, a most courteous old gentleman who votes and listens. Senator McCreary, of Kentucky, has the second seat. He is smooth and oily and fervent and fervid, and if he gets you in his grip he will never let you go until he has asked you all about yourself, and whether it isn't possible that you are kin to the well-known and prominent family of his



Senator Gallinger



Senator James B. McCreary



Senator John W. Daniel

State of the same name, with whom, suh, I have the honah of an intimate acquaintance that is one of my proudest boasts. He knows the ancestral tree of every Kentuckian, and never makes a miss. If you give him time he can trace any one to whom he wants to be particularly nice back to some leader of blue-grass chivalry. A shake of the hand from him is a benediction. He adds a beaming distinction to the front row on his side, but that is about all.

The Old Roman from Virginia

SENATOR MARTIN, of Virginia, abuts McCreary. He is a little, paunchy man, with a fringe of white hair and a comical strut when he walks. He is another of the silent Senators. When he answers roll-call he does it in the most confidential manner possible, as if his vote were a matter entirely between himself and the clerk. He always has a lot of Virginians in tow, because his State is next door, and he manages the politics so as to be boss all the time. His colleague, Senator John Warwick Daniel, sits next to him. Senator Daniel is the pride of the South. He is the sole remaining statesman of the old school. He is full of flowery periods and classic allusion. When he makes a speech he presses all the figures of speech into active and earnest work. He can talk like Gibbon's Rome for days at a time, but he doesn't often do it now. He likes to hear himself compared to an old Roman Senator, and the boys who write for the papers down his way always speak of his classic profile and say that is just what he is, which pleases everybody all around.

Newlands, of Nevada, who has lived in Washington for years and years, has the next seat. Newlands gets out to Nevada whenever he is to be reelected, and stays East the rest of the time, which, as was pointed out to me, is proof that he is a smart man. He likes to talk. There isn't any subject out of which he will not take a fall, if he happens to be in the Senate chamber. He can get up and grapple with a question and throw it around the room for hours at

a time. He is a sort of an almost red-headed man, with a round, freckled face, and he has a benignant air when he is talking as if he had long had it in mind to give the Senate this treat and was now doing it, and how happy they all must be. He certainly is pleased, and he beams and talks and talks and beams, and the stenographers get cramps in their fingers, and the Senators go out to see what time it is.

After Newlands comes McEnery, of Louisiana, who is very deaf and who occasionally makes a speech, which is an amazing series of whoops, for he cannot hear what he is saying. He is a nice, quiet old man, with a gray beard and a most benevolent eye.

There are three more seats on the front row occupied by Republicans from the overflow. These are Brown, of Nebraska, Dixon, of Montana, and Richardson, of Delaware, all as new in the Senate as I am in the press gallery, for they have just begun to serve as Senators. Dixon was formerly in the House, but Brown and Richardson have not been in public life in Washington before. They are so new they aren't really scenery. They are just really props.

Richardson's Tribute to Richardson

AT THAT, Richardson thinks well of himself. He wrote this sentence in his biography for the Congressional Directory, to which the members contribute their own sketches: "By his businesslike methods and strict honesty in all things, Mr. Richardson has attained to positions of honor and trust without his own solicitation whatever, and, by so doing, has won the respect and confidence of all who come in contact with him." He runs a canning factory, and will probably be taken up by the Senate as soon as the leaders find out about him. There are many things in the Senate that need to be canned.

This is the result of my exploration of the front row of the Senate. If it were not that the Senators pick their own seats it would seem that there was method in placing these

statesmen in the first semi-circle of desks. There wasn't, though. They got there themselves. Scattered around back of them, on both sides, are the men who carry on the work of the Senate, who direct its policies and make its plans. The front row is for exhibition purposes solely, and it surely is a wonder, when you come to analyze it.

High Temperatures

THE quality of steel depends upon its temperature when plunged into water to be hardened. A few degrees too much or too little will make a different product, unsuited, perhaps, to the work for which it is wanted. In the casting of metals the same principle applies, and likewise in the burning of porcelain. The satisfactory coloring and glazing of porcelain are matters that have to do primarily with temperatures.

Hence the importance of the work done by the Bureau of Standards, at Washington, in the way of standardizing contrivances for measuring high temperatures. Most people have no definite notion of the significance of such things, or of the intensity of the heat that is turned to account in the development of many of the new arts. They use the expression "red-hot" as indicating something very hot indeed, and "white-hot" is a term beyond which imagination hardly proceeds. But, as a matter of fact, red-hot wrought-iron is at a temperature of about twenty-two hundred degrees Fahrenheit, while the same material white-hot is not far from twenty-seven hundred degrees.

Relatively speaking, those are low temperatures.

The most refractory porcelain melts at twenty-nine hundred degrees Fahrenheit, and at a temperature considerably below that mark asbestos will run like water. The melting point of platinum, which is a fixed laboratory mark, is thirty-one hundred and fifty degrees Fahrenheit. At this point nearly all rocks become fluid. But several of the rare metals resist a far higher heat than platinum.

FUNNY LITTLE NEW YORK

The Sufferings of its Rich During the Late Unpleasantness

A YEAR or so ago there turned up in New York a young gentleman whose name fell pleasantly upon fashionable ears as indicating all that was noblest and most distinguished in England's history. He was a light-hearted young man, of a lively and adventurous disposition. He brought with him a plentiful supply of the latest London clothes—and manners. He was determined to see the best in, and make the best of, America. At a moment's notice and upon any provocation he was ready to lunch at Delmonico's, take tea at the Waldorf-Astoria, dine at Sherry's, or, indeed, in any decently-appointed private house where the champagne was fit to drink. He loved America, and it was really no trouble to induce him to spend the weekend at Tuxedo or out on Long Island. His was, in short, a delightfully happy and buoyant nature, as yet undepressed by misfortune or care. Would that one could say that the story of his life here was equally unclouded! Now, when we, too, in America have known what financial crises are, and monetary stringency, we might, perhaps, in this year of sorrow, prove more sympathetic to struggling foreigners on our shores.

All seemed to go well. There was no premonition of disaster. Then a certain lady, living in East Sixty-third Street, received, by the hand of a district messenger boy, a hastily-scratched note from our young man. She was not what you could call an intimate friend of his, but she had at least met him, for once some friend had brought him to her house for tea. There had been several other people there, it is true, and she had really not had a word with him. One must try to be fair to her; she says she was extremely surprised to receive his note.

It was written with that directness which characterizes the British aristocracy. There was the briefest apology for troubling a comparative stranger; then he proceeded to a statement concerning his financial condition:

"I hope very much that you will remember my coming to tea the other day, and that you will send me, by the bearer, who will wait, a hundred and fifty or two hundred dollars. I have been very happy and comfortable in my rooms here; but, unless you can help me, I am afraid I shall have to leave the St. Regis and find cheaper quarters!"

Does it not make the reader's heart bleed to think of this young man, "happy and comfortable," forced to endure anything less than the utmost modern luxury? His story, alas, has a sad ending. The lady in East Sixty-third Street was less tender-hearted than the reader; she

By HARRISON RHODES

dismissed the messenger—almost with a laugh. And the wretched hero of this tale, at the mercy of his own individual financial crisis, left the St. Regis. He moved across Fifth Avenue to the Gotham!

This story, though true, is a parable, if you like. It is in much this same way that the miserable rich people of New York are suffering to-day. The newspapers are full of sensational reports of their enforced economy. And investigation, so far as it is possible, discloses that the newspapers are not quite wrong. There are people in New York—people always considered rich—who have cut down their staff of men-servants from the usual number to three or four only; and it is whispered that there is a well-known and fashionable house in East Seventy-second Street, where an unfortunate English butler is working single-handed, without a second man. It is certain that Mrs. X, the widow of a great Pittsburg magnate, with a town house (in New York, of course, not Pittsburg), a place at Newport, and one on Long Island, is only keeping up three motor-cars at present. And it is unquestionable that the other evening in East Fifty-second Street—of course, not in the very smartest part; in fact, rather near Lexington Avenue—there was a dinner-party of ten—without champagne!

These facts, which must surely wring tears from a stone, are only characteristic signs of the poverty and suffering which are prevalent among the rich in New York.

To speak more seriously for the moment, the question is whether, in spite of the unquestionable diminution of spending-money, there has been any curtailment in New York's fund for living and enjoyment which can really demand our sympathy. Let it hastily be said that this does not apply to the poor, to those who, for lack of a better term, must be called the "working classes," nor to the thousands of panic-stricken foreigners flying eastward on every steamer. In their cases economy soon cuts to the quick. But the rich, the well-to-do, have become, in the past few years of prosperity, so thickly padded with luxurious and spendthrift habits that they can endure easily some thinning of their outer covering and not scream with pain. If, at the restaurants, mushrooms *sous cloche*, at \$3.75 a portion, are being ordered less frequently than they were last year, breakfast foods and pancakes are doubtless being ordered more often. And, from the point of view of national prosperity, the cellars and manure-beds in New Jersey, where the fungus is reared, are considerably



At a Moment's Notice He was Ready to Dine in Any Decently-Appointed Private House Where the Champagne was Fit to Drink

less important than the wheat fields of the West.

New York, to the casual investigator, to the intelligent foreigner—shall we say?—presents practically no outward signs of any slackening of the pace of life. Fifth Avenue is still jammed with automobiles (though a cynical gentleman in a club window says that the owners continue to drive them up and down in the hope that the aforesaid intelligent foreigner will have fifty dollars in cash in his pockets, and so be able to buy two or three cars to take home as souvenirs).

There are two opera houses going at the same old prices, packed almost every night from pit to dome, and competing by the cable in the making of new and fabulous offers to the last famous prima donna across the Atlantic. We may be poor in New York, but we mean to have the best, no matter what it costs!

The theatres are not all full, of course—this may be due to a fall in the public income or to a rise in the public intelligence. But all the good things cram the houses to the doors, and as for the musical comedy which is the winter's success, one may, apparently, take seats years ahead, so that that attraction will be a solace for one's declining years. There are no fewer glittering electric signs than usual along the Great White Way, and the young actresses (and others) who step lightly along its sidewalks seem to wear larger hats and longer and more expensive ostrich feathers than ever before—if the unassisted male eye can be trusted to report accurately upon such matters.

You can, it is true, occasionally get a table at one of the popular restaurants without tipping the head waiter more than a dollar or two, and the newspapers occasionally print depressing accounts of the fall in restaurant takings. But the casual observer only sees that, as Mother Nature abhors a vacuum, so does New York any empty place where food and drink are to be secured—all the eating-houses are crowded as usual, the tables groan with the most wonderful food in the world, and none of the sleek, fat inhabitants of Manhattan seems to have grown thin from lack of nourishment. Not only do the old establishments go on gayly, but there are new ones. One in Forty-second Street, for example, alleging itself to be the largest in New York, the decorations of which seem to have proceeded from the disordered imagination of Nero reincarnate under a simple Anglo-Saxon name, is thronged nightly, and at prices which rival and almost surpass the efforts of the stately places in Fifth Avenue. Who lacks money? Who is denying himself of the good things of life? Who is not still eating, drinking and being merry, though to-morrow even a more terrifying financial crisis may come to sweep away fortunes?

Bolstering Credit with Merrymaking

OF COURSE, the cynical gentleman in the club window, quoted before, says people go to the restaurants because they don't dare not to, for the sake of their credit. And it is a curious fact, and a tragical-comical comment on our civilization, that on the worst nights of the crisis, when Wall Street seemed almost to be in the throes, one of its most important magnates had a large table for twenty or so set for dinner in the centre of the most conspicuous of the town's restaurants, in order to proclaim aloud that his nerves were steady, his spirit optimistic and his purse still full. (It's an ill wind—; in that ill-starred week the proprietor of that restaurant at least saw his business thrive.) The necessity of sustained credit in this way is, perhaps, passed now, but the necessity of stuffing one's self with costly food is always with New York and in all probability always will be.

"Ah, you don't know," cried a lady giving a luncheon at Sherry's. "I admit this place is full, and no one seems to be economizing. But it is in the housekeeping. Oh, if you knew—"

Her electric brougham was waiting outside to convey her to her charming and luxurious abode.



He, Too, has Everything Tied Up at the Knickerbocker

"Well, you, for example," some one asked. "Are you hard hit and put to it to economize?"

"Indeed, I am!"

"And in just what way? In your own household expenses—"

She meditated a moment delicately; then, "Well, I'm trying to cut down on eggs," she said.

Again the heart bleeds at such suffering—or in another mood one laughs.

Admittedly there is less cash, there is an enormous extension of credit, and, here and there, martyred millionairesses are economizing "on eggs." But there are compensations. For example, one hears lamentations that rents have fallen everywhere, especially of large and luxurious houses. But what does this mean except that it will be easier than ever to secure such houses to live in? Again, a great many people have thought that they had better give up their opera boxes this year. But are there, for that, any boxes vacant? No, indeed! People who have been waiting years for the chance have them at last, and have paid for them in hard cash.

There is another compensation—and again quotation must be made from the gentleman who takes a cynical view of things. Never before have so many people been able to get credit. Never before has it been so easy to give a perfect excuse for any retrenchments one may be observed to practice. This is no secret to be given away; for there is scarcely any one left upon Manhattan Island who does not bewail the fact that his money is tied up at the Knickerbocker Trust. If one-tenth of the stories were true, this institution would have been in a position to make the Bank of England

look like a child's toy thing for holding pennies. This mania for having had an account at the Knickerbocker is running over New York like the "grippe." The man at the club who borrowed ten dollars of you last August because he didn't have a red cent to pay his room-rent with, must at that very time—if we can believe him now—have had a handsome balance at the little building at Fifth Avenue and Thirty-fourth Street. And there is one beggar down by Madison Square who has done well lately with this same story—told almost with a wink and a twinkle in his eye—that he, too, don't you know? has everything tied up at the Knickerbocker. He is in rags, but he humorously says that all he asks is that you should cash a ten-cent check for him. He is cleverer, and a little honest, too, than the ladies who are asking credit at their dressmaker's on the same plea.

The Agony of the Nouveaux Pauvres

BUT such compensations, such makeshifts, are to be considered only in passing. Let us again contemplate the agony of the *nouveaux pauvres*. New York has become impossible, on account of its expensiveness, for a few of the most stricken in pocket. One lady, for example, is going to spend the winter in a small apartment on the Champs Elysées in Paris. She will get a month, perhaps, on the Riviera, motoring down there along the Rhone valley. Then she is to take her "cure" at Carlsbad. After that she hopes to have saved enough money to make the smallest kind of a cottage in Newport possible. Another family will pass most of the winter on the Nile in a private *dahabiyyeh*—not, of course, a steam one, but just the ordinary, old-fashioned thing with sails. But a friend of theirs in Paris has engaged a very decent *chef* for them, and they hope to be fairly comfortable. In these hard times that is something. One might multiply these instances of brave, light-hearted attempts to face squarely the problems of poverty, but is it worth while?

The point is that thousands of New Yorkers have got to "pig it" this winter on incomes of between fifty and a hundred thousand. We of the submerged millions, who do actually now sit counting our pennies like misers, can only pray that the rich may be given strength to endure.

After all, as has been remarked before this article was written, everything is a question of degree. There is a delicious story now going the rounds which may be quoted here. There are ninety-nine chances to one against its being true, but one wishes it were. It runs that Mr. Rockefeller was discussing the late crisis in Wall Street, and the action of various powerful men there in quieting the panic and protecting the interests of the general public. Mr. Pierpont Morgan came in for special praise, as having, often at the risk of considerable harm to his own interests, acted in a generous and public-spirited way.

"And," continued the great man, "it is all the more to be praised when one considers that Morgan is not a rich man." !!!

Comment on this is almost impossible. Possibly, to Mr. Morgan, you and I do not look rich. Possibly, to you and me that beggar in Madison Square—and so on. Let us not judge. Let us merely, when the newspapers contain alarmist articles, contemplate with a kindly and philosophic mind the suffering rich.

"If This Bill Passes—"

THAT old familiar attempt to postpone the advent of something that everybody admits is due to arrive will be seen again in this session of Congress in connection with the parcels-post bill.

When the Interstate Commerce Commission killed the sacred American railroad pass, outcries from newspaper publishers and theatrical managers were especially piercing. To-day, though, few persons who ever rode on passes would care to accept one. The newspaper publisher has no objection to receiving cash for his railroad advertising instead of being paid with the figurative prize pumpkins. The theatrical manager is delighted to pay fare because, nowadays, when some questionable person presents a card at the front door in the name of a railroad and asks for the "courtesies," he can be referred to the box-office and told the price of good parquet seats. No pass ever issued evaded the laws of compensation. But, formerly, while every man who enjoyed a free ride knew he would have to make some return, none knew how much, or when the debt would be finally canceled. To-day all those values are fixed and known.

Then, the pure food law. How the honest food manufacturer did protest against the prospect of putting truthful labels on his jars and cans. Yet to-day the honest manufacturer's protest against the abolition of that law would be much louder. For, until it was passed and enforced, he had no show against the competition of the adulterator.

Smith & Co. ground pure pepper, and had to sell it for pepper prices. Jones & Jones ground nutshells, and charged half as much, and put up their stuff with just as pretty a label. But when it became necessary to state that such a product contained such-and-such a percentage of walnut shells, the adulterators went out of business in a thousand industries.

A British parliamentary commission was investigating the probable effects of a proposed law. Witness after witness appeared for the "interests" and protested that it meant the ruin of the industry, that it gave the trade to foreigners.

An engineer, testifying only to technicalities, was asked, as a chance question, whether he knew what his employers thought of this measure. "Well, I should not care to mention any name," he said, "but a party said to me lately, 'If this bill passes, Hobbs, you know, we can still try to meet it.'"

The express companies will try, too. And they will have to compete with Uncle Sam only on parcels up to ten or fifteen pounds. The limit in England is eleven pounds, for instance. Small packages weighing more have to be handled there as fast freight by the railroads, on special trains, because there are no express companies. No American railroad wants this small-package business. So, even if the worst happens, the express companies will still remain in business to handle a big traffic that nobody else wants.



An Unfortunate Butler is Working Single-Handed, Without a Second Man

American Wives and Foreign Husbands—By An Ex-Diplomat



Too Much
Attention Paid to
Wife's Dressing and
Not Enough to
Husband's or Baby's

ALL efforts to the contrary notwithstanding, our American girls keep on marrying foreigners. Sociologists and statisticians have been wasting arguments and tabulated data to demonstrate that marriages of this kind are invariably productive of misery, yet feminine America, far from being deterred by the warning, has been lately pledging its troth, with an even greater frequency than usual, to men from beyond the sea. Within the last two months more engagements or marriages of American girls to European noblemen have been announced than ever before in a similar period, thus leaving the inference that each individual young woman is willing to take this very important step on the chance that her marriage will prove a happy exception to the dismal rule.

Unable to restrain these adventurous young ladies from abandoning their home haven and sailing out upon this notoriously dangerous sea, we owe it to them, at least, to show them how to navigate there with the greatest chance of safety. True, up to now this has remained an uncharted ocean, but if any wisdom whatever can be deduced from experience out of the vast legion of wrecks that strew its surface, we should surely be able to gather valuable knowledge as to the mutations of its whimsical tides, the whereabouts of its shoals, and the identity of the pirate craft that infest its waters.

The Causes of Unhappiness

I HAVE made a careful and most exhaustive study of these international conjugal failures, and, as the result of these observations, extending over many years, I believe I am in a position to indicate why so many of them terminate unhappily.

In the first place, I take issue emphatically with the usual theory of Americans that unions of this sort are necessarily productive of misery, because European husbands of American women are generally unprincipled reprobates. I hold that such a wholesale denunciation is neither logical nor fair. It occasionally happens that one of these men is really a disreputable scoundrel, with whom no right-minded woman of any nationality could get along any better than his unfortunate American wife. But such specimens of the innate, unreformable brute are the exception rather than the rule, and should be classified in a category quite apart from the legions of honest, well-meaning men for whose disagreements with their American wives they are only partially responsible. The bulk of them are a decent enough lot, whose bad qualities are no more numerous or flagrant than those of the

average
man in any
country.

The truth of the matter is that all of the defects are not necessarily on the side of the European husbands. The wives, too, contribute their quota, and it is the combination of these "incompatible" qualities that usually create the friction productive of so much marital infelicity.

This statement, naturally, will not evoke a responsive echo of indorsement from the legions of American women whose lives began to run in jolting grooves from the very day they became the wives of foreigners. They have grown into the habit of regarding themselves somewhat as martyrs, and have converted their relatives and hosts of friends to the belief that a European is incapable of being a good husband. To arrive, however, at an absolutely impartial judgment of the general question, the testimony of these women should be accepted only as witnesses on precisely the same plane of credibility as the witnesses on the other side of the case. This is simply abstract fairness. Give the husbands the chance to tell their stories, too, and when you have heard both sides of the case, and have weighed the cons as well as the pros, you will be able to render a decision that will come pretty close to being strict and unbiased justice. This is the sort of evidence I have been trying to collect for years, and in summing it up I hope that my calm, dispassionate presentation of the case will prove of value to those charming American girls who may hereafter become the wives of foreigners.

As a general proposition, it is not wise to enter the married state with one's own individuality too firmly riveted to a rocky foundation. The most enduring structures in architecture are those that are built with due allowance for vibration. They weather the winds and periodic tremors of the earth immeasurably better than those unbudging monuments of masonry that are strained by every agitation of the elements, until finally a wide-gaping crack in the walls foretells their imminent crumbling. It is very much the same thing in all kinds of married life, but the faulty architecture is responsible for an infinitely greater number of ruins in those cases where the man and woman belong to different nationalities. In these instances, the personality of each is keenly accentuated by his and her national habits, peculiarities and prejudices. Therefore, right from the outset, the superstructure is continually strained down to its very foundation—unless allowance is made for vibration.

When Individual Theories Clash

MY OBSERVATION convinces me that many of the most notoriously unhappy marriages of American women with foreigners began simply by some foolish little clash of individual theories resulting from early training along lines that were diametrically different one from the other. The spirit of mutual concession was absent from the household, and an interminable chapter of turmoil and dissension followed as the direct consequence.

Take any one of these international marital failures that happens to have been familiar to you from its beginning. The history of one will very accurately portray the evolution of all. If you chance to have made the acquaintance of the man before his marriage, you probably found him an agreeable fellow, with no noticeable symptoms of the objectionable qualities he seems to have developed so markedly during his marriage. You probably knew the girl very well, and liked her for her intelligence, her strong personality, and her lovable characteristics. When the news came to you from abroad that the young couple were at odds, you instinctively attributed all the blame to the man, and assumed that he was just like all the rest of his fellow-Europeans who had married American girls—an unprincipled fortune-hunter.

In all probability you were wrong—wrong in assuming that all the blame lay upon the man's side, and that he was, *per se*, unworthy of such a wife. If all the facts were known, it would doubtless appear that the responsibility for the rupture that had occurred was equally distributed between husband and wife; that neither was guilty of any very serious wrongdoing or any inherent wickedness of character, but that both were equally guilty of a stubborn adherence to their respective racial attributes. And thereby hangs this tale, the purport of which is to indicate the frequently trifling, and easily correctable, causes from which issue these

With Some Advice to a Young Girl About to Marry a Count

conjugal
squabbles,
so often

developing into grave
dissensions and perpet-

ual wretchedness. It was quite by accident that I first happened to discover the trail that leads to the solution of so many of these conjugal puzzles. It made it easy for me thereafter to tread my way to the fountain-source of nearly every such case that fell under my observation.

In the particular instance in question, a great European nobleman was married to a beautiful, charming, cultivated and enormously rich American girl. The wedding was perhaps the most notable social event of that year in a certain chief city of the United States, and the newspaper reports of the brilliant occurrence invested it with the utmost publicity both here and in Europe. To me the occasion was something more than the usual great trans-Atlantic marriage, for both parties had long been intimate personal friends of mine. I went back with them to Europe, and saw them safely settled in a splendid mediæval château, belonging to the bridegroom, for what I hoped and expected would prove one of the happiest honeymoons on record.

The Little Rift Within the Lute

IT WAS several months later before the first hint came to me that everything was not *couleur de rose*. My suspicion was originally awakened by a very noticeable lack of his habitual exuberance of temperament on the part of the husband. The wife was able to conceal more effectually the outward signs of her unhappiness. Some time later still I was their guest at the old castle, and our intimate daily companionship finally broke down the walls of their reserve, and from each of them in turn, unknown to the other, I learned the sad story of their individual griefs.

"*Mon ami*," said the husband, "you know with what intense love, bordering on adoration, I regarded Adele during the days of our engagement. Well, I pledge you my word of honor I am just as madly, desperately, in love with her to-day as I was then. Yet we are almost like mere acquaintances only in the cold formality of our relations. I have done nothing—that is, nothing of which I am conscious, nothing with which I can blame myself—to estrange her, yet I realize that all her affection for me has gone. The misery this has caused me! And the most horrible thought of all is that this coldness may keep on growing until she will want to leave me altogether. I love her so that I could not deny her even this, but the day we are legally separated I shall end everything; for life would



Flirt, if You
Want, but Never
Overdo It

be no longer worth living if she had passed out of my existence."

That same day the lovely young wife also took me into her confidence. This is, in substance, what she said:

"I do love him, for I could not help it if I tried to. Yet he exasperates me beyond endurance. He is as kind a man as there is in the world, and always treats me with the utmost gentleness, but though he says he is anxious to do so, he never seems able to accustom himself to my American ideas and ways. He has lots of European habits that I do not like, but I do not interfere with them at all, and expect him to have the same consideration for my customs. Instead of that, I know he resents these racial characteristics of mine, and is always trying to correct them—though he denies that he feels that way. This I will not have, and if these disputes continue much longer I shall leave him once for all, even if it breaks my heart."

Quarreled Over the Kind of Breakfast

REALIZING that they were laying up for themselves a future weighted with the keenest sorrow, and all I suspected, over some trivialities, I catechised them severally and was amazed to find the proverbial mole-hill was of the most infinitesimal proportions. The question that started the first issue between them was silly in the infantile importance they attached to it. She had been accustomed all her young life to an American breakfast of several courses served at a fairly early hour in the dining-room; he, to taking nothing but a cup of coffee and a roll, or piece of toast, in bed, never earlier than ten o'clock. At first, each tried to win the other to his or her matutinal program, and, failing, persistently stuck to his and her respective forms of repasts. From differing upon this little matter of taste or habit they fell into the way of dragging forth from their previous desuetude a string of other household or personal customs, which vary with different nationalities, and establishing them as fixed practices to be adhered to with as much allegiance as if they were solemn articles of faith. In all the various issues thus raised there was not a single one that merited an instant's serious thought, yet they had all become matters of grave moment in the little family, simply because they symbolized the rival nationality of husband and wife, and, indirectly, represented the spirit of personal independence which neither was willing to surrender to the other.

In a laughing, ironical fashion I was able that evening to show both of them how childishly preposterous were their attitudes, and then and there they promised me that ever afterward it would be their delight to make mutual concessions whenever any subject whatever produced the slightest suggestion of controversy between them. From that day to this no cloud has ever hovered over their home, which is one of the happiest on earth.

I knew a singularly impetuous couple years ago in Dresden whose marital difficulties grew at times so keen that it took a form necessitating police intervention. There was something of a comic-opera aspect about this family history, for it grew to be known, far and wide, that the big, burly husband, an officer in the Saxon army, was periodically trounced by his little American wife, a young woman from one of our southwestern States, who had amassed an extraordinary amount of self-reliance during her girlhood years on her father's ranch. Another accomplishment that she had acquired during the same period was a remarkable skill with the pistol. A cursory investigation that I made of this case revealed that the fair American had the habit of enforcing supineness on her husband's part by pointing a revolver at his head, while in her other hand she wielded a big rawhide whip. I discovered that the chief fault the young spouse found with her liege lord was that he insisted upon speaking German in the family, instead of English. Being the more rigorous disciplinarian of the two, she finally carried her point. As soon as the language of the lady's country came to be spoken habitually in that German home, the angel of peace, with a broad grin on his countenance, settled down as a steady lodger in that household, and stayed there for evermore. It likewise happened that all the American

acquaintances of the young couple, unaware of the real cause of the former dissension, invariably spoke of the Saxon husband as having completely reformed his bad habits.

No; you are mistaken. I have not instanced two isolated cases simply to illustrate how the wife is occasionally in the wrong, or to point the moral that serious family troubles often originate from some foolish little picayune source. I have simply recalled, at random, two cases that are not essentially different from the mass I collated during the many years my investigations continued. In a vast majority of the domestic dissensions that fell under my observation, no vital issue or no great question of principle whatever was involved in the disputes that were the beginning of the conjugal troubles. The primal crash came when some petty national habit of the one collided with a similar custom of the other—and neither wished to be the first to hold out the laurel branch.

The only thing that seemed to give a particular classification to the general category of "First Causes" was the nationality of the husband. Thus, when an American girl married an Englishman, if she and he quarreled at all it was pretty sure to be about some matter that

He made a habit of ridiculing her voice, accent and attire, and urging her to take as her model one of the colorless, limp and dowdy dowagers of the English aristocracy.

The British husband's counter-arraignment generally ran something like this:

"Edith is a very fine character at heart, but she has lots of foolish little defects that she refuses to correct. For instance:

"Instead of the repose of manner that is so unmistakably the characteristic of people of high society in England, she is perpetually restless, like all Americans, even when she is asleep; she wants to be doing something all the time; generally something that is not good form.

"She likes better to go to the theatre than to go out to dinner-parties among our particular circle of friends, and when she goes to the theatre she does not want to wear décolleté gowns, because the women in America are not accustomed to do so.

"She does not care for riding to hounds, but dotes on flirting with all my friends.

"She keeps on telling me all the time that I ought to have some occupation, ought to go to work, because every man in her country has always something to do.

"When we are down at my place in the country she sits around the house all day reading novels, and I can't, for the life of me, get her interested in working among the families of my country people.

"She refuses to laugh whenever any of my friends tell her an English joke, and always pretends that English jokes are such solemn things she never knows just when to laugh.

"I believe that she intentionally accentuates her American accent, talks her American slang, and exaggerates the high pitch of her American voice just to annoy me.

"When she writes English she always does so in her ridiculous American spelling, until my friends have got into the habit of thinking her illiterate.

"She cares more for the baby than she does for me, and, whenever I complain about that, she says it is natural, for the baby is only half as stupid as I am, being only half English."

You may take my word for it, for I am speaking by the card, that these particular specifications constitute about as ponderous an indictment as the average British husband and American wife are able to draw up against one another when they attempt to explain the issues on which they have agreed to disagree. From the data that I have collected on the same general subject among trans-Atlantic couples residing in different Continental countries, and who no longer dwell together in harmony, I glean a similar rosary of weighty woes.

French, German, Russian and Italian husbands of American women often unite in condemning one particularly national characteristic of their better halves. They aver that their spouses bring with them across the sea a certain trait that is never found among the women of Europe, namely, a disposition to run the family with a high hand. In their lands, the man is looked upon as the head of the household, and it is from him that the wives and children take the orders that rule the family. The American wife, they say, immediately starts in to revolutionize this traditional condition, and therefrom dates the first conjugal split. In nine out of every ten cases that came under my notice this American peculiarity was cited by the husbands as marking the first parting of the ways. Here are a few other accusations made by European husbands against their American wives:

The Bill of Particulars Against the Wife

TOO much personal independence too emphatically reiterated.

Too much Anglo-Saxon Puritanism too persistently recommended.

Too much nagging.

Too much attempted interference with husband's liberty in manners and matters that are natural to every European.

Too much attention paid to wife's dressing and not enough to husband's or baby's.

(Concluded on Page 27)



He was Too "Horsey"

would not even raise the mildest ripple of an argument between an American wife and her Continental husband.

The American-born wife of a British peer or a peer's son usually complained that:

Her husband's family persistently treated her as if she were of an inferior social grade.

Her noble husband's attitude toward her habitually implied that he regarded their marriage, not as a heart's romance, but as a business agreement, in which she had got the best of the bargain.

Being a man of cold, phlegmatic temperament, he did not fulfill her ideal of a husband as a lover whose resistless devotion should show in every glance, gesture, word and act.

He always spoke sneeringly of Americans as Yankees, and expected her to love the Royal Family with the same sort of blind worship with which he regarded it.

He resented her not being a good housekeeper, and not giving more of her time to looking after the innumerable little details of their home.

He was too "horsey," and showered more attention on his hunters than on his wife.

He made his wife play second fiddle to the baby, who was treated with the utmost deference for its exalted lineage, while its mother was made to feel constantly that she was only just a little better than the infant's nurse.

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GEORGE HORACE LORIMER, EDITOR,

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No one demands fair play for himself so insistently as a foul fighter.

Putting Money to Honest Work

DURING November the amount of national banknotes outstanding increased forty-six million dollars, with further increases pending, while gold to the amount of one hundred millions either arrived from Europe or was on the way. The amount of money in circulation, therefore, increased about a hundred and fifty millions in little more than thirty days.

This brings our stock of money up to substantially thirty-five dollars per capita, which is almost double England's stock per capita and nearly one-half more than Germany's. France leads with forty dollars, but there banknotes are very generally used to make settlements, which with us are made by check.

Naturally, the old greenback notion that monetary troubles are easily curable by creating, out of hand, a lot more money, revives sporadically and under various guises in a time like this. Yet nothing is clearer than that our troubles are due, not to a lack of actual money, but to the manner in which we use what we have.

During November, by the way, with an acute money crisis at New York throughout the month, sales on the Stock Exchange dropped to only ten million shares of a par value of eight hundred and forty-nine million dollars—or about the amount of the interest-bearing debt of the United States—against nineteen million shares of a par value of sixteen hundred and thirty-three million dollars in November, 1906; twenty-seven million shares of a par value of twenty-four hundred and seventy million dollars in November, 1905; and thirty-two million shares of a par value of three thousand and forty-eight million dollars in the really palmy month of November, 1904.

The market value averages eighty to ninety-five per cent. of the par value. And, throughout the month, while ninety-day loans on Stock Exchange collateral were obtainable at twelve to fifteen per cent., we find quotations of "choice, double-name commercial paper, sixty to ninety days," as follows: First week, "no business"; second week, "nominal"; third week, "nominal"; fourth week, "eight per cent."

If we could manage to use what money we have rather more for business and rather less for gambling, stringencies would not be so common.

The Democratic Incubus

HAVE you heard the Democratic party making a doleful sound? Many organs, which assume to speak by the authority of that organization, deplore Mr. Bryan. The party, they say, doesn't want him at all. He is an incubus—an Old Man of the Sea, who has mysteriously secured a seat upon the prostrate neck of Democracy, and refuses to get off.

They pathetically point out that the party would stand a splendid show next year if only Mr. Bryan would get out of the way and give some acceptable candidate a show at the nomination; but, still more pathetically, they opine that Mr. Bryan will not do it, and the party must once more go weltering down to ruin under his disastrous banner.

A great party with an incubus is certainly a melancholy spectacle. We do not recall that one was ever afflicted in that manner before. The case is beyond the reach of

surgery, because what gives the Old Man of the Sea his strangle-hold upon the party is simply his popularity among the members of the party. What those who deplore Mr. Bryan really mean is that they fear a majority of Democrats will insist upon nominating him; that he can get more votes than anybody else. What they want him to do is to persuade many Democrats that they are mistaken in deeming him the most available candidate. We doubt whether the Nebraskan could conscientiously do it. We hardly think it physically possible for an incubus to amputate itself.

The Mob and the Demagogue

"DO NOT for one moment," said an eminent and conservative Republican politician of New York, leveling a menacing gaze at the White House, "let your eye wander from the man on the head of the barrel. It is he who in all ages has started the fires that have burned into cinders the accumulations of generations."

We do not happen to be acquainted with those passages in history which the speaker evidently had in mind. The only persons we are able to recall at the moment who burned into cinders the accumulations of generations could not be classed as demagogues, whatever other faults they might be charged with.

Upon another point, however, we think our knowledge is less faulty. The people of the United States at this writing, we judge, differ quite widely in intelligence from various populations which, in the far past, were inflamed to mere brainless frenzy—as the people of England, for example, by Titus Oates' fabrication of a Popish conspiracy some two centuries ago.

A theory that the people of the United States to-day are not essentially much more capable of self-government than the Filipinos is still the basic tenet of a considerable political school. The great danger, in its view, is still that the stupid multitude will be deluded into acts of self-destruction. There exists, in the opinion of this conservative school, a major mass of voters who are so much a prey to their passions and so little amenable to reason that they are incapable of knowing where their true interests lie.

If this view is correct, every movement which rests simply upon popular approval is, *prima facie*, questionable; every step which makes democratic rule less a pretense and more a reality is dangerous in the highest degree. But we should like to see the data upon which this theory is based. We cannot find any.

Our own idea is that we are in about as much danger from the demagogue as from the bubonic plague.

Nonsense About the Sacred R's

A MEMBER of the board of education in a Western city conceived a suspicion that instruction in the public schools was not practical. He had heard that High-School boys who took singing lessons could not spell common words; that girls who studied domestic science were uncertain whether Washington, District of Columbia, was in New England or the South. He determined to learn the truth at first hand.

So he descended upon an eighth-grade class in arithmetic and propounded a sum in complex fractions. Then he told the newspapers that his suspicion was verified; that the instruction was not practical, because none of the pupils had worked out the problem correctly.

That seemed convincing—until the teacher replied that ten of her pupils had got the right answer and the board member had failed to work his own sum correctly, which she proved by submitting his effort to the highest arithmetical authority.

Now, working a sum in complex fractions is as interesting and, intrinsically, as important as counting the holes in a square yard of mosquito netting. With time and patience you can get the right answer, but who on earth wants to know? Generally speaking, no such thing as a complex fraction was ever heard of outside of a school-room. In practical life, a grown man would as soon think of working a doily, and would make about as good a hand at that. It is simply a stunt which the pupil is required to do because the exercise is supposed to impart a certain mental discipline.

A problem in chess, requiring equal mental concentration, would answer every pedagogic purpose, and arm the pupil equally well to meet the problems arising in his later life. Probably not one man in ten thousand, in actual experience, ever encounters a simple fraction, let alone a complex one. Much practical nonsense is spoken about the sacred three R's also.

Cheers or Hard Cash

WE ALL cheer when the soldiers march by, and view the nautical joviality of blue-jackets ashore with indulgent fondness. Nothing is too good for the gallant defenders of the flag—except money.

At various periods up to about half a century ago, in the case of enlisted men and, to about a generation ago, in

respect of officers, Congress enacted that the services of our soldiers should be requited by certain wages. Since then nearly everything else that affects the living conditions of the soldier has changed, but nobody, in the intervals of singing "Hail Columbia," has mentioned changing the wages. The grand old war songs that our fathers sang, such as "Rally 'Round the Flag, Boys," must evoke peculiar emotions in the warrior's breast. They date from his last raise in pay.

It has long been noted, with more or less concern, that the Government's pretty lithographs, designed to suggest the pomp of war, fail to attract enough recruits to keep the ranks anywhere near full; that desertions multiply; that applications for West Point even are less numerous. It has been suggested that the United States must resort to conscription.

Also, it has been suggested—in the Dick-Capron United Service Pay Bill—that the difficulty might be met, in part at least, by raising the pay of officers and men to a degree somewhat commensurate with the increased cost of living and the advance of wages in civil callings.

It is all very well to sing "The Army and Navy Forever," but to treat soldiers and sailors with a reasonable amount of justice in the matter of pay seems rather more to the point and quite as patriotic.

A Comfortable Surplus

ONE year ago—possibly you recall it—forty-three persons were killed fairly within sight of the National Capital. It was said Congress might do something.

An engineer, fireman, conductor and brakeman, charged with responsibility for the wreck, have been put on trial for manslaughter; the report of the railroad, covering the year in which the wreck occurred, has recently been issued. Two lines in the president's remarks inform us that expenses were increased on account of injuries to persons in the "unfortunate train accidents at Woodville, Indiana, and Terra Cotta, District of Columbia." General expenses, under which head one would naturally look for such items, were larger than in the preceding year by \$38,025. Cost of conducting transportation (by reason of higher wages, etc.) was \$3,181,687 larger; maintenance charges, \$2,145,157 larger.

But gross earnings increased by \$4,851,865 and exceeded eighty-two million dollars. After meeting all prior charges and paying six per cent. on the common stock, there remained a comfortable surplus of six millions.

The company might have killed twice as many passengers and still enjoyed a most prosperous year, paying full six per cent. on the common stock, which, in the usual inflation incident to reorganization, represented little or no tangible value.

Killing passengers is "unfortunate"—but not really expensive when measured against eighty-two millions of earnings.

One Kind of Labor Movement

DATING from the late monetary unpleasantness in New York, a hundred thousand immigrants have gone back to Europe from the United States. Formerly they would have stayed, and, if they happened not to find employment, they would have found want. At a time not much more remote they would not have made the first venture from their native places to this country.

Complete mobility has long been one of the greatest advantages and safeguards of capital. If it could not find employment on satisfactory terms in London it could, at once, try Paris, New York, Berlin, Chicago. Everybody knows that capital cannot be outrageously mistreated anywhere, because it may too easily go somewhere else. Many a wrathful legislative hand has been stayed by a solemn warning that the measure proposed would result in driving capital away from the locality to which it applied. Without doubt this rare power of locomotion has saved capital from innumerable disagreeable experiences, and given it everywhere a consideration which, in some places, it might otherwise not have enjoyed.

Mobility on the part of labor is a quite new thing. Only the other day it was brought, as a novelty, to the notice of certain Southern localities by a notice that, unless some abuses were corrected, no more laborers would emigrate there. Heightened power of motion may yet prove one of labor's best safeguards.

Poor Richard Junior's Philosophy

☞ Money makes the mare go, but you lose it on the ponies.

☞ The virtues of not a few husbands are in their wives' names.

☞ If charity is indeed a cloak it spends most of its time in camphor.

☞ The girl who says she won't marry the best man in the world rarely does.

☞ The chief reason that the rich have so few friends is that there are so few rich.

WHO'S WHO—AND WHY

The Texan Ranger

NOT so long ago, when Colonel George B. M. Harvey was making his mad dash through the country, with a spy-glass in one hand and a phrenological chart in the other, desperately striving to find "a good Southern man" for the Democratic nomination for President next June, he happened on the Honorable Charles A. Culberson, United States Senator from Texas, and impaled him on his glittering fountain pen.

The logic of the situation—that is, the Colonel's logic of the situation—demanded a patriot from below Mason and Dixon's Line, and "What," inquired the Colonel in clarion tones, "is the matter with Culberson?" Nothing seemed to be ailing Culberson at that particular moment, although next week the Colonel was just as clarion about John Warwick Daniel, of Virginia, which proves merely that the Colonel's logic is a well-trained, versatile, elastic logic, and not so hidebound as to be fooling around in the same spot all the time or tied to the coat-tails of any single person, for the Colonel dug up other good, Southern men also, and paraded them all. Then, having pointed the way out of the morass, the Colonel resumed his congenial occupation of throwing bricks at Theodore Roosevelt and sitting athwart the robust form of William Jennings Bryan, and the Culberson boom pined and pindled, sobbing sadly in the corner where the Colonel threw it, after his one grand burst of song about it.

In the fullness of time the New York Sun broke out in a rash about Culberson and exalted him in a most felicitous editorial article, following the lines of original query and asking, in impassioned leaded brevity: "What is the matter with Culberson?"

The Sun paused for reply, as did the Colonel, and both of them are pausing yet, for, contiguously with these interrogatories, Colonel Bryan—handy title, that word Colonel; fits Roosevelt and Bryan and Harvey, and is worn by all of them with great dignity—Colonel Bryan hopped gleefully out of his mantle of accustomed reserve and put the eternal kibosh on all good, Southern men, as well as all other good men, by admitting that he might be induced to run in 1908 himself.

That left Culberson with his Presidential assets reduced to two fine reading notices, which look remarkably well in his scrapbook, but do not get anywhere in particular when it comes to securing a nomination. Still, it is something to have Colonel Harvey and The Sun mention you for the Democratic nomination for President, and it appears to have stirred up a sort of yearning in the Culberson breast. There wasn't much in sight. After a rapid survey of the field the Senator discovered that about the only additional honor available to a Democrat not lashed securely to the person of some patriot, was the leadership of the minority in the Senate, and he reached out and said: "That shall be mine."

The Forlorn Hope Business in the Senate

SENATOR GORMAN used to be the minority leader in the Senate. After he died, Senator Bailey, Culberson's colleague, had an eye on it, but they thought it well to let Colonel Joseph Clay Stiles Blackburn have it, inasmuch as he was going out of public life pretty soon, anyhow, and the session of Congress was the short one.

Colonel Blackburn's leadership was not what might be called brilliant, but it was, apparently, satisfactory to the Colonel and some others, for the Colonel was not long off the pay-roll. He soon secured a Panama Canal Commissionership for himself from the President, which showed that the Blackburn policy of leading the minority where the majority want it to go has compensations.

Senator Bailey was not in the Senate much during the session that ended last March. He had urgent business at home, where some utterly irresponsible persons, as he pointed out, were digging up documents and things. These exasperating incidents took Bailey's mind from his Senatorial duties. Had he been free from such petty annoyances it is likely he would have taken the minority leadership this year, if he could have obtained it, which he could not. At any rate, he would have endeavored to dissuade the minority from giving the honor to Senator Culberson, there being between Bailey and Culberson a I-hope-you-choke feeling.

Leading the minority in the Senate is a most engaging occupation. The only trouble with it is that, while the leader may do a perfect job of leading, the rest of the minority seem incapable of grasping the intricacies of following. The leader is allowed to lead to his heart's content, but, when he turns around to count the followers in his wake, he is always chagrined to discover that, instead of a compact mass of patriots, with high and holy resolve and an implacable determination to make a dent



Charles A. Culberson, Senator from Texas. He has Two Sound Legs, the Evidence of the Camera to the Contrary Notwithstanding

Serious and Frivolous Facts About the Great and the Near Great

in the majority, his associates are spraddled out all over the face of the issue, each one leading himself.

You see, the Democrats in the Senate, for the past several years, have been scenery, principally, adding some picturesque features to the Senate drops, but being well out of the action of the play. This has given them ample opportunity for thought, and when a Democratic Senator thinks the result is always the same. He gets ideas, and he rarely gets the same ideas that his colleagues do. Being pertinacious, each Democratic Senator has much faith and much insistence in his own theories. On the other hand, the smug Republican majority rarely thinks. It does what it is told.

Senator Culberson has taken the task of herding these divergent Democratic intellects into one inclosure with a deep sense of the responsibility entailed on him. The Senator always has a deep sense of the responsibility entailed on him. If he finds, as he rarely does, that his sense of responsibility is not deep enough, he retires to his room and digs it deeper. He is not what might be called a harum-scarum statesman. He gives extended thought to everything. After he has finished pondering a question, that question has been pondered to the extreme limit, and no other ponderers need apply. There is no subject, in the opinion of the Senator, that is not worthy of mature reflection, however trivial it may appear. You may find momentous things in every moment, if you go into them.

Supernatural Sight and Scent

THIS habit of constant association with the Spection twins, Intro and Retro, has developed the Senator into a delver who makes the mole look like a bird of the air. He can take a paragraph of a bill and find elements in it that would never be shown by a chemical analysis. He can spot an ulterior motive farther than the human vision can reach, and his scent of a conspiracy is so keen that he can smell one any morning before he is really warmed up to his work. Moreover, he is always there with the proof. If the honorable Senator of the majority said one thing on the fourteenth of January, 1872, at a quarter-past three in the afternoon when the weather was cold and blustery, and said another thing on July 1, 1907, Senator Culberson can reach into his desk and take out the exact language of the first utterance; and he does, too, no matter whether it is important or not.

He discovers many things. In fact, he is one of the most industrious discoverers we have. He is never too tired or too busy to discover something. That is his real joy in

life. Then, at the proper time, he lets the cat out of the bag, much to the consternation of the discovered, but very rarely to the detriment of the legislation that is pending. He fires off a lot of big guns, but, somehow, the projectile usually has been left out and the only result is noise.

At that he gets some results, and will probably get more in his new capacity as leader, for there is no man in the Senate who has a broader understanding of the principles of government and of the philosophy and intent of the law and the Constitution. He is an intense and constant student, working all the time, and an ardent partisan. Personally, he is a soft-spoken, courteous, dignified man, courageous and clean. He will set a lot of traps for the Republican majority during the present session of Congress. What he will catch depends on circumstances, but the traps will be there and the industrious Culberson will see that they are always ready.

He has been in the Senate for several years. Each session it has been prophesied that he will do something great. He has reached a quarter to twelve numerous times, but he hasn't struck twelve yet.

"You wait," says Texas. "One of these days he will go into action in a way that will make you think all the volcanoes in the universe are operating on the Senate floor." We are all waiting. So is the Senator.

A Precaution Against Dishonesty

WHEN Colonel George R. Peck, now general counsel for the Chicago, Milwaukee and St. Paul road, was a young man and lived in Kansas, he was invited to go to Ohio and make some speeches in one of the campaigns.

Colonel Peck was much gratified at the compliment and devastated the State from one end to the other. He was sitting one afternoon in the office of the chairman of the State Central Committee when a grizzled old man,

from one of the counties in the State bordering on Kentucky, came in and held a long, whispered conversation with the chairman of the committee. After the conversation was over the old man was introduced to Peck. "Colonel," he said, "I am glad to meet

you. I have just been telling the chairman of a despicable scheme on the part of the Democrats to defeat our candidates. It seems to me that the Democrats have no morals and no conscience. I grieve to observe their reprehensible practices. They are absolutely devoid of political principles and of honesty and the spirit of fair dealing. Why, do you know, sir, that they are preparing to bring in a large number of negroes from Kentucky on election day and cause them to vote the Democratic ticket? I cannot understand such political dishonesty."

"Well," replied Peck, "I can tell you that, if the Democrats of Kansas put up any such job as that on us and began bringing in colonizers from Missouri, we'd see to it that we brought in six negroes to vote for the Republican ticket to every white man they got across to vote for the Democrats."

"Don't you worry about that," replied the old man earnestly. "That has all been attended to."

The Hall of Fame

Senator Sutherland, of Utah, was born in England.

William Jennings Bryan is getting fat, but he says he doesn't mind.

Samuel Gompers, president of the American Federation of Labor, is a cigarmaker.

James Bryce, Ambassador from Great Britain, is a little man with a gray beard, and likes to smoke big cigars.

Jeff Davis, the new Senator from Arkansas, is an enormous man, with big, broad shoulders and a paunchy paunch.

Judge J. M. Dickerson, general counsel for the Illinois Central Railroad, is one of the best Shakespearian scholars in Chicago.

William Loeb, Junior, secretary to the President, has shaved off his mustache, and now looks like Governor Folk, of Missouri.

Senator Brown, of Nebraska, and Senator Dixon, of Montana, are clean-shaven and ruddy-cheeked, and look like boys instead of Solons.

Ignatius Green, Republican, of Alabama, has a record as a vote-getter. He ran for Congress against Richmond Pearson Hobson, the hero of the Merrimac, and polled one vote.

MARCILE—By GILBERT PARKER

I L L U S T R A T E D B Y H . T . D U N N



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The Forest Now and Then Swallowing Them

THAT the day was beautiful, that the harvest of the West had been a great one, that the salmon-fishing had been larger than ever before, that gold had been found in the Yukon, made no difference to Jacques Grassetto, for he was in the condemned cell of Bindon jail, living out those days which pass so swiftly between the verdict and the last slow walk with the sheriff.

He sat with his back to the stone wall, his hands on his knees, looking straight before him. All that met his physical gaze was another stone wall, but with his mind's eye he was looking beyond it into spaces far away. His mind was seeing a little house with dormer windows, and a steep roof on which the snow could not lodge in winter-time; with a narrow stoop in front where one could rest of an evening, the day's work done; the stone-and-earth oven near by in the open, where the bread for a family of twenty was baked; the wooden plow tipped against the fence to wait the "fall" cultivation; the big iron cooler in which the sap from the maple trees was boiled in the days when the snow thawed and spring opened the heart of the wood; the flash of the sickle and the scythe hard by; the fields of the little narrow farm running back from the St. Lawrence like a riband; and, out on the wide stream, the great rafts with their riverine population floating down to Michelin's mill yards. For hours he had sat like this, unmoving, his gnarled, red hands clamping each leg as though to hold him steady while he gazed; and he saw himself as a little lad, barefooted, doing chores, running after the shaggy, troublesome pony which would let him catch it when no one else could, and, with only a halter on, galloping wildly back to the farmyard to be "hitched up" in the cariole which had once belonged to the old Seigneur. He saw himself as a young man, back from "the States," where he had been working in the mills, regarded austere by little Father Roche, who had given him his first communion—for, down in Massachusetts, he had learned to drink white whisky, wear his curly hair plastered down on his forehead, smoke bad cigars and drink "old Bourbon," to bet and to gamble and be a figure at horse-races.

Then he saw himself, his money all gone, but the luck still with him, at mass on the Sunday before going to the backwoods lumber-camp for the winter as boss of a hundred men. He had a way with him, and he had brains, had Jacques Grassetto, and he could manage men, as Michelin, the lumber-king, himself, had found in a great river-row and strike, when bloodshed seemed certain. Even now the ghost of a smile played at his lips as he recalled the surprise of the old habitants and of Father Roche when he was chosen for this responsible post; for to run a great lumber-camp well, hundreds of miles from civilization, where there is no visible law, no restraints of ordinary organized life, and where men, for seven months together, never saw a woman or a child, and ate pork and beans, and drank white whisky, was a task of administration as difficult as managing a small republic new-created out of violent elements of society. But Michelin was right, and the old Seigneur, Sir Henri Robitaille, who was a judge of men, knew he was right, as did also Hennepin, the schoolmaster, whose despair Jacques had been, for he never worked at his lessons as a boy, and yet he absorbed Latin and mathematics by some sure but unexplainable process. "Ah, if you would but work, Jacques, you

vaurien, I would make a great man of you," Hennepin had said to him more than once, but this made no impression on Jacques. It was more to the point that the ground-hogs and black squirrels and pigeons were plentiful in Casanac Woods. And so he thought as he stood at the door of the Church of Saint Francis on that day before going "out back" to the lumber-camp. He had reached the summit of greatness—to command men. That was more than wealth or learning, and as he spoke to the old Seigneur going in to mass, he still thought so, for the Seigneur's big house and the servants and the great gardens had no charm for him. The horses—that was another thing; but there would be plenty of horses in the lumber-camp; and, on the whole, he felt himself rather superior to the old Seigneur, who now was Lieutenant-Governor of the province in which lay Bindon jail.

At the door of the Church of Saint Francis he had stretched himself up with good-natured pride, for he was by nature gregarious and friendly, but with a temper quick and strong and even savage when roused, though Michelin, the lumber-king, did not know that when he engaged him as boss, having seen him only at the one critical time when his superior brain and will saw its chance to command, and had no personal interest in the strife. He had been a miracle of coolness then, and his six-foot-two of pride and muscle was taking natural tribute at the door of the Church of Saint Francis, where he waited till nearly every one had entered, and Father Roche's voice could be heard in the mass.

Then had happened the real event of his life: a black-eyed, rosy-cheeked girl went by with her mother, hurrying in to mass. As she passed him their eyes met and his blood leapt in his veins. He had never seen her before, and, in a sense, he had never seen any woman before. He had danced with many a one, and kissed a few in the old days among the flax-beaters, at the harvesting, in the gayeties of a wedding, and also down in Massachusetts—that, however, was a different thing, which he forgot an hour after; but this was the beginning of the world for him; for he knew now, of a sudden,

what life was, what home meant, why "old folks" slaved for their children, and mothers wept when girls married or sons went away from home to bigger things; why in there—in at mass—so many were praying for all the people, and thinking only of one. All in a moment it came—and stayed; and he spoke to her, to Marcile, that very night, and he spoke also to her father, Valloir, the farrier, the next morning by lamplight, before he started for the woods. He would not be gainsaid, nor take no for an answer, nor accept, as a reason for refusal, that she was only sixteen and that he did not know her, for she had been away with a childless aunt since she was three. That she had fourteen brothers and sisters who had to be fed and cared for did not seem to weigh with the farrier. That was an affair of *le bon Dieu*, and enough would be provided for them all as heretofore—one could make little difference; and, though Jacques was a very good match, considering his prospects and his favor with the lumber-king, Valloir had a kind of fear of him and could not easily promise his beloved Marcile, the flower of his flock, to a man of whom the priest so strongly disapproved. But it was a new sort of Jacques Grassetto who, that morning, spoke to him with the simplicity and eagerness of a child, and the suddenly-conceived gift of a pony stallion, which every man in the parish envied Jacques, won Valloir over, and Jacques went "away back" with the first timid kiss of Marcile Valloir burning on his cheek. "Well, bagosh, you are a wonder!" said Jacques' father when he told him the

news and saw Jacques jump into the cariole and drive away.

Here, in prison, this, too, Jacques saw—this scene; and then the wedding in the spring and the tour through the parishes for days together, lads and lasses journeying with them; and afterward the new home with a bigger stoop than any other in the village, and some old, gnarled, crab-apple trees, and some lilac bushes, and four years of happiness, and a little child that died; and all the time Jacques rising in the esteem of Michelin, the lumber-king, and sent on inspections, and to organize camps, for weeks, sometimes for months, away from the house behind the lilacs—then the end of it all, sudden and crushing and unredeemable.

Jacques came back one night and found the house empty. Marcile had gone to try her luck with another man.

That was the end of the upward career of Jacques



Then had Happened the Real Event of His Life

Grassette. He went out upon a savage hunt which brought him no quarry, for the man and the woman had disappeared as completely as though they had been swallowed by the sea. And here, at last, he was waiting for the day when he must settle a bill for a human life taken in passion and rage.

His big frame seemed out of place in the small cell, and the watcher sitting near him, to whom he had not addressed a word nor replied to a question since the watching began, seemed an insignificant factor in the scene. Never had a prisoner been more self-contained, or rejected more completely all those ministrations of humanity which relieve the horrible isolation of the condemned cell. Grassette's isolation was complete. He lived in a dream, did what little there was to do in a dark abstraction, and sat hour after hour, as he was sitting now, piercing, with a brain at once benumbed to all outer things and afire with inward things, those realms of memory which are infinite in a life of forty years.

"*Sacré!*" he muttered at last, and a shiver seemed to pass through him from head to foot; then an ugly and evil oath fell from his lips which made his watcher shrink back appalled, for he also was a Catholic, and had been chosen of purpose in the hope that he might have an influence on this revolted soul. It had, however, been of no use, and Grassette had refused the advances and ministrations of the little, good priest, Father Laflamme, who had come from the coast of purpose to give him the offices of the church. Silent, obdurate, sullen, he had looked the priest straight in the face and had said, in broken English: "*Non, I pay my bill. Nom de diable, I will say my own mass, light my own candle, go my own way. I have too much!*"

Now, as he sat glooming after his outbreak of oaths, there came a rattling noise at the door, the grinding of a key in the lock, the shooting of bolts, a face appeared at the little wicket in the door, then the door opened, and the sheriff stepped inside, accompanied by a white-haired, stately old man. At sight of this second figure—the sheriff had come often before, and would come for one more doleful walk with him—Grassette started, and his face, which had never whitened in all the dismal and terrorizing doings of the capture and the trial and sentence, though it had flushed with rage more than once, now turned a little pale, for it seemed as if this old man had stepped out of the visions which had just passed before his eyes.

"His Honor, the Lieutenant-Governor, Sir Henri Robitaille, has come to speak with you. Stand up!" the sheriff added sharply, as Grassette kept his seat.

Grassette's face flushed with anger—the prison had not broken his spirit—then he got up slowly. "I not stand up for you," he growled; "I stand up for him." He jerked his head toward Sir Henri Robitaille. This grand Seigneur, with Michelin, had believed in him, in those far-off days which he had just been seeing over again, and all his boyhood and young manhood was rushing back on him. But now it was the Governor who turned pale, seeing who the criminal was.

"Jacques Grassette!" he said in consternation and emotion, for under another name the murderer had been tried and sentenced, nor had his identity been established—the case was so clear, the defense had been perfunctory, and Quebec was very far away! "M'sieu!" was the respectful response, and Grassette's fingers twitched.

"It was my sister's son you killed, Grassette," said the Governor in a low, strained voice.

"*Nom de Dieu!*" said Grassette hoarsely.

"I did not know, Grassette," the Governor went on. "I did not know it was you."

"Why did you come, Monsieur?"

"Call him 'your Honor,'" said the sheriff sharply.

Grassette's face hardened, and his look turned upon the sheriff was savage and forbidding. "I will speak as it please me. Who are you? What do I care? To hang me—that is your business, but, for the rest, you spik to me differ'n! Who are you? Your father kept a tavern for thieves, *vous savez bien!*" It was true that the sheriff's father had had no savory reputation in the West.

The Governor turned his head, for the man's rage was not a thing to see—and they both came from the little parish of Saint Francis, and had passed many an hour together.

"Never mind, Grassette," he said gently. "Call me what you will. You've got no feeling against me, and I can say with truth that I don't want your life for the life you took."

Grassette's breast heaved. "He put me out of my work, the man I kill. He passed the word against me, he hunt me out of the mountains, he call—*tête de diable*—he call me a name so bad! Everything swim in my head, and I kill him."

The Governor made a protesting gesture. "I understand. I am glad his mother was dead. But, do you not think how sudden it was? Now, here, in the thick of life, then—out there, beyond this world in the dark—purgatory!"

The brave old man had accomplished what every one else—priest, lawyer, sheriff and watcher—had failed to do: he had shaken Grassette out of his blank isolation and obdurate unrepentance, had touched some chord of recognizable humanity.

"It is done—*bien*, I pay for it," responded Grassette, setting his jaw. "It is two deaths for me. Waiting and

The Governor shook his head. "Not yet—perhaps not at all; but there is a chance, as I say. Something has happened. A man's life is in danger, or it may be he is dead; but more likely he is alive. You took a life; perhaps you can save one now. Keeley's Gulch, the mine there!"

"They have found it—gold?" asked Grassette, his eyes staring—forgetting for a moment where and what he was.

"He went to find it, the man whose life is in danger. He had heard from a trapper who had been a miner once. While he was there a landslip came, and the opening to the mine was closed up."

"There were two ways in. Which one did he take?" said Grassette.

"The only one he could take, the only one he or any one else knew. You know the other way in, you only, they say."

"I found it—the easier, quick way in; a year ago I found it."

"Was it near the other entrance?"

Grassette shook his head. "A mile away."

"If the man is alive—and we think he is—you are the only person that can save him. I have telegraphed the Government. They do not promise, but they will reprieve and save your life if you find the man."

"Alive or dead?"

"Alive or dead—for the act would be the same. I have an order to take you to the Gulch, if you will go; and I am sure that you will have your life if you do it. I will promise—ah, yes, Grassette, but it shall be so! Public opinion will demand it. You will do it?"

"To go free—altogether?"

"Well, but if your life is saved, Grassette?"

The dark face flushed, then grew almost repulsive again in its sullenness.

"Life—and this, in prison, shut in year after year. To do always what some one else wills, to be a slave to a warder. To have men like that over me that have been a boss of men—wasn't it that drove me to kill, to be treated like dirt! And to go on with this while outside there is free life, and to go where you will at your own price—no! What do I care for life? What is it to me? To live like this—ah, I would break my head against these stone walls, I would throttle myself with my own hands! If I stayed here I would kill again, I would kill—kill."

"Then to go free altogether—that would be the wish of all the world if you save this man's life, if it can be saved. Will you not take the chance? We all have to die some time or other, Grassette, some sooner, some later, and when you go will you not want to take to God in your hands a life saved for a life taken? Have you forgotten God, Grassette? We used to remember Him in the Church of Saint Francis down there at home."

There was a moment's silence in which Grassette's head was thrust forward, his eyes staring into space. The old Seigneur had touched a vulnerable corner in his nature.

Presently Grassette said in a low voice: "To be free altogether! What is his name? Who is he?"

"His name is Bignold," the Governor answered. He turned to the sheriff inquiringly. "That is it, is it not?" he asked in English again.

"James Tarran Bignold," answered the sheriff.

The effect of these words upon Grassette was remarkable. His body appeared to stiffen, his face became rigid, he stared at the Governor blankly, appalled, the color left his face and his mouth opened with a curious and revolting grimace. The others drew back startled and watched him.

"*Sang de Dieu!*" he muttered at last with a sudden gesture of misery and rage.

Then the Governor understood; he remembered that the name just given by the sheriff and himself was the name of the Englishman who had carried off Grassette's wife years ago. He stepped forward and was about to speak, but changed his mind. He would leave it all to Grassette; he would not let the sheriff know the truth unless Grassette himself disclosed the situation. He looked at Grassette with a look of poignant pity and interest combined. In his own placid life he had never had any tragic happening, his blood had run coolly, his days had been blessed by an urbane fate; such scenes as this were but a spectacle to him, there was no answering chord of human suffering in his own breast to make him realize what Grassette was undergoing now; but he had



"I Hear Ver' Good. He is Alive"

remembering, and then with the sheriff there the other—so quick, and all!" For a moment he seemed to falter.

The Governor looked at him for some moments without speaking. The sheriff intervened again officiously.

"His Honor has come to say something important to you," he remarked oracularly.

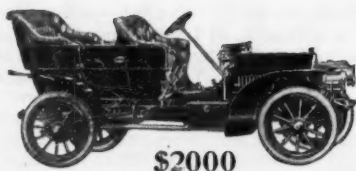
"Hold you—does he need a sheriff to tell him when to spik?" was Grassette's surly comment. Then he turned to the Governor. "Let us speak in French," he said in patois. "This rope-twister will not understand. He is no good—I spit at him."

The Governor nodded and, despite the sheriff's protest, they spoke in French, Grassette, with his eyes intently fixed on the other, eagerly listening.

"I have come," said the Governor, "to say to you, Grassette, that you have still a chance of life."

He paused, and Grassette's face took on a look of bewilderment and vague anxiety. A chance of life—what did it mean?

"Reprieve?" he asked in a hoarse voice.



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read widely, he had been an acute observer of the world and its happenings, and he had a natural human sympathy which had made many a man and woman eternally grateful to him.

What would Grassetto do? It was a problem which had no precedent, and the solution would be a revelation of the human mind and heart. What would the man do?

"Well, what is all this, Grassetto?" asked the sheriff brusquely. His official and officious intervention, behind which was the tyranny of the little man, given a power which he was incapable of wielding wisely, would have roused Grassetto to a savage reply a half-hour before, but now it was met by a contemptuous wave of the hand, and Grassetto kept his eyes fixed on the Governor.

"James Tarran Bignold!" Grassetto said harshly, with eyes that searched the Governor's face; but they found no answering look there. The Governor, then, did not remember that tragedy of his home and hearth, and the man who had made of him an Ishmael. Still, Bignold had been almost a stranger in the parish, and it was not strange if the Governor had forgotten.

"Bignold!" again he repeated, but the Governor gave no response.

"Yes, Bignold is his name, Grassetto," said the sheriff. "You took a life, and now, if you save one, that'll balance things. As the Governor says, there'll be a reprieve, anyhow. It's pretty near the day, and this isn't a bad word to kick in, so long as you kick with one leg on the ground, and—"

The Governor hastily intervened upon the sheriff's brutal remarks. "There is no time to be lost, Grassetto. He has been ten days in the mine."

Grassetto's was not a slow brain. For a man of such physical and bodily bulk he had more talents than are generally given. If his brain had been slower his hand also would have been slower to strike. But his intelligence had been surcharged with hate these many years, and, since the day he had been deserted, it had ceased to control his actions—a passionate and reckless willfulness had governed it. But now, after the first shock and stupefaction, it seemed to go back to where it was before Marcile went from him, gather up the force and intelligence it had then, and come forward again to this supreme moment, with all that life's harsh experiences had done for it, with the education that misery and misdoing give. Revolutions are often the work of instants, not years, and the crucial test and problem by which Grassetto was now faced had lifted him into a new atmosphere, with a new capacity alive in him. A moment ago his eyes had been bloodshot and swimming with hatred and passion; now they grew, almost suddenly, hard and lurking and quiet, with a strange penetrating force and inquiry in them.

"Bignold—where does he come from; what is he?" he asked the sheriff.

"He is an Englishman; he's only been out here a few months. He's been shooting and prospecting—but he's a better shooter than prospector. He's a stranger; that's why all the folks out here want to save him if it's possible. It's pretty hard dying in a strange land away from all that's yours. Maybe he's got a wife waiting over there."

"Nom de Dieu!" said Grassetto, with suppressed malice, under his breath.

Maybe there's a wife waiting for him, and there's her to think of. The West's hospitable, and this thing has taken hold of it; the West wants to save this stranger, and it's waiting for you, Grassetto, to do its work for it, you being the only man that can do it, the only one that knows the other secret way into Keeley's Gulch. Speak right out, Grassetto. It's your chance for life. Speak out quick."

The last three words were uttered in the old slave-driving tone, though the earlier part of the speech had been delivered oracularly, and had brought again to Grassetto's eyes the reddish, sullen look which had made them, a little while before, like those of some wounded, angered animal at bay; but it vanished slowly, and there was silence for a moment. The sheriff's words had left no vestige of doubt in Grassetto's mind. This Bignold was the man who had taken Marcile away, first to the English province, then into the States, where he had lost track of them—then over to England. Marcile—where was Marcile now?

In Keeley's Gulch was the man who could tell him, the man who had ruined his

home and his life. Dead or alive, he was in Keeley's Gulch, the man who knew where Marcile was; and, if he knew where Marcile was, and if she was alive, and he was outside these prison walls, what would he do to her? And if he was outside these prison walls, and in the Gulch, and the man was there alive before him, what would he do?

Outside these prison walls—to be out there in the sun, where life would be easier to give up, if it had to be given up! An hour ago he had been drifting on a sea of apathy and had had his fill of life. An hour ago he had had but one desire, and that was to die fighting, and he had even pictured to himself a struggle in this narrow cell, where he would compel them to kill him, and so in any case let him escape the rope. Now he was suddenly brought face to face with the great central issue of his life, and the end, whatever that end might be, could not be the same in meaning though it might be the same concretely. If he elected to let things be then Bignold would die out there in the Gulch, starved, anguished and alone. If he went he could save his own life by saving Bignold, if Bignold was alive, or he could go—and not save Bignold's life or his own. What would he do?

The Governor watched him with a face controlled to quietness, but with an anxiety which made him pale in spite of himself.

"What will you do, Grassetto?" he said at last in a low voice, and with a step forward to him. "Will you not help to clear your conscience by doing this thing. You don't want to try and spite the world by not doing it. You can make a lot of your life yet if you are set free. Give yourself and give the world a chance. You haven't used it right. Try again."

Grassetto imagined that the Governor did not remember who Bignold was, and that this was an appeal against his despair, and against revenging himself on the community which had applauded his sentence. If he went to the Gulch no one would know or could suspect the true situation, every one would be unprepared for that moment when Bignold and he would face each other—and all that would happen then.

Where was Marcile? Only Bignold knew. Alive or dead? Only Bignold knew.

"Bon, I will do it, Monsieur," he said to the Governor. "I am to go alone—eh?"

The sheriff shook his head. "No, two warders will go with you—and myself."

A strange look passed over Grassetto's face. He seemed to hesitate for a moment, then he said again: "Bon, I will go."

"Then there is, of course, the doctor," said the sheriff.

"There is also the priest," said the Governor gently.

Grassetto shook his head. "I will not go with the priest."

"Oh, Bignold is not a Catholic, your Honor," said the sheriff.

"Bon!" said Grassetto. "What time is it?"

"Twelve o'clock," answered the sheriff, and made a motion to the warder to open the door of the cell.

"By sundown!" Grassetto said, and he turned with a determined gesture to leave the cell.

At the gate of the prison a fresh, sweet air caught his face. Involuntarily he drew in a great draft of it, and his eyes seemed to gaze out, almost wonderingly, over the grass and the trees to the boundless horizon. Then he became aware of the shouts of the crowd—shouts of welcome. This same crowd had greeted him with shouts of execration when he had left the courthouse after his sentence. He stood still for a moment and looked at them, as it were, only half comprehending that they were cheering him now, and that voices were saying: "Bravo, Grassetto, save him, and we'll save you!"

Cheer upon cheer, but he took no notice. He walked like one in a dream, a strong, long step. He turned neither to left nor right, not even when the friendly voice of one who had worked with him bade him: "Cheer up and do the trick!" He was busy working out a problem which no one but himself could solve. He was only half conscious of his surroundings; he was moving in a kind of detached world of his own, where the warders and the sheriff and those who followed were almost abstract and unreal figures. He was living with a past which had been everlastingly distant, and had now become a vivid and buffeting present. He returned no answers to the

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questions addressed to him, and would not talk, save when for a little while they dismounted from their horses and sat under the shade of a great ash tree for a few moments and snatched a mouthful of luncheon. Then he spoke a little and asked some questions, but lapsed into a moody silence afterward. His life and nature were being passed through a fiery crucible. In all the years that had gone he had had an ungovernable desire to kill both Bignold and Marcile if he ever met them—a primitive, savage desire to blot them out of life and being. His fingers had ached for Marcile's neck, that neck in which he had lain his face so often in the transient, unforgettable days of their happiness. If she was alive now—if she was still alive!

Her story was hidden there in Keeley's Gulch with Bignold, and he was galloping hard to reach him. As he went, by some strange alchemy of human experience, by that new birth of his brain, the world seemed different from what it had ever been before, at least since the day when he had found an empty home and a shamed hearthstone. He got a new feeling toward it, and life appealed to him as a thing that might have been so well worth living! But since that was not to be, then he would see what he could do to get compensation for all that he had lost, to take toll for the thing that had spoiled him and given him a savage nature and a raging temper, which had driven him at last to kill a man who, in no real sense, had injured him.

Mile after mile they journeyed, a troop of interested people coming after, the sun and the clear, sweet air, the waving grass, the occasional clearings, where settlers had driven in the tent-pegs of home, the forest now and then swallowing them, the mountains rising above them like a blank wall, and then suddenly opening out before them; and the rustle and scamper of squirrels and coyotes, and over their heads the whistle of birds, the slow beat of wings of great wild-fowl. The tender sap of youth was in this glowing and alert new world, and, by sudden contrast with the prison walls which he had just left behind, this earth seemed recreated, unfamiliar, compelling and companionable. Strange that in all the years that had been since he had gone back to his abandoned home to find Marcile gone the world had had no beauty, no lure for him. In the splendor of it all he had only raged and stormed, hating his fellow-man, waiting, however hopelessly, for the day when he should see Marcile and the man who had taken her from him. And yet now, with all the degradation of his crime and its penalty, and the unmanly influence of being the helpless victim of the iron power of the law, rigid, ugly and demoralizing—now, with the solution of his life's great problem here before him in the hills, with the man for whom he had waited so long caved in the earth but a hand-reach away, as it were, his wrongs had taken a new manifestation in him, and the thing that kept crying out in him every moment was: Where is Marcile?

It was four o'clock when they reached the pass which only Grassette knew, the secret way into the Gulch. There was two hours' walking through the thick primeval woods, where few had ever been, except the ancient tribes which had once lorded it here, then came a sudden drop into the earth, a short travel through a dim cave, and afterward a sheer wall of stone inclosing a ravine where the rocks on either side nearly met overhead. Here Grassette gave the signal to shout aloud, and the voice of the sheriff called out: "Hello! Bignold! Hello! Hello, Bignold! Are you there—hello!" His voice rang out clear and piercing, and then came a silence—a long, anxious silence. Again his voice rang out: "Hello! Hello-o-o! Bignold! Bignold!" They strained their ears. Grassette was flat on the ground, his ear to the earth. Suddenly he got to his feet, his face set, his eyes glittering.

"He is there, beyond—I hear him," he said, pointing farther down the Gulch. "Water—he is near it."

"We heard nothing," said the sheriff, "not a sound."

"I hear ver' good. He is alive. I hear him—so," responded Grassette, and his face had a strange, fixed look which the others interpreted to be agitation at the thought that he had saved his own life by finding Bignold—and alive; which would put his own salvation beyond doubt.

He broke away from them and hurried down the Gulch. The others followed hard after, the sheriff and the warders close

behind; but he outstripped them. Suddenly he stopped and stood still, looking at something on the ground. They saw him lean forward and his hands stretch out with a fierce gesture. It was the attitude of a wild animal ready to spring.

They were beside him in an instant and saw at his feet Bignold, worn to a skeleton, with eyes starting from his head and fixed on Grassette in agony and stark fear.

The sheriff stooped to lift him up, but Grassette waved them back with a fierce gesture, standing over the dying man.

"He spoil my home; he break me—I have my bill to settle here," he said in a voice hoarse and harsh. "It is so? It is so—eh? Spik!" he said to Bignold.

"Yes," came feebly from the shriveled lips. "Water! Water!" the wretched man gasped. "I'm dying!"

A sudden change came over Grassette. "Water—quick!" he said.

The doctor stooped and held a hatful of water to Bignold's lips, while another poured brandy from a flask into the water.

Grassette watched them eagerly. When the dying man had swallowed a little of the spirit and water Grassette leaned over him again and the others drew away. They realized that these two men had an account to settle, and there was no need for Grassette to take revenge, for Bignold was going fast.

"You stan' far back," said Grassette, and they fell away.

Then he stooped down to the sunken, ashen face over which death was fast drawing its veil.

"Marcile—where is Marcile?" he said.

The dying man's lips opened: "God forgive me! God save my soul!" he whispered. He was not concerned for Grassette now.

"Quick—quick, where is Marcile?" Grassette said sharply. "Come back, Bignold. Listen—where is Marcile?"

He strained to hear the answer. Bignold was going, but his eyes opened again, however, for this call seemed to pierce to his soul as it struggled to be free.

"Ten years—since—I saw her," he whispered. "Good girl—Marcile. She loves you—but she—is afraid." He tried to say something more, but his tongue refused its office.

"Where is she?—spik!" commanded Grassette in a tone of pleading and agony now.

Once more the flying spirit came back. A hand made a motion toward his pocket, then lay still.

Grassette felt hastily in the dead man's pocket, drew forth a letter, and with half-blinded eyes read the few lines it contained. It was dated from a hospital in New York, and was signed: "Nurse Marcile."

With a moan of relief Grassette stood staring at the dead man. When the others came to him again his lips were moving, but they did not hear what he was saying. They took up the body and moved away with it up the ravine.

"It's all right, Grassette; you'll be a free man," said the sheriff.

Grassette did not answer. He was thinking how long it would take him to get to Marcile when he was free.

He had a true vision of beginning life again with Marcile.

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Mr. Winter stood aghast.

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At this moment the managing editor came up and the boy retired in disgrace.

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YOUR SAVINGS

The Bank and the Government

IN ADDITION to the supervision which the Government exercises over the national banks, which was explained last week, there is still another form of stewardship. This consists of compelling the banks to keep in their vaults all the time a certain sum of money known as the reserve. This reserve is, in a way, a sort of emergency fund in case there should be any unexpected demand on the part of the depositors, or the people and firms who have loaned the bank money, for their funds. The present reserve system, however, offers a large temptation for speculation, as will be shown later in this article. But first as to the operations of the reserve system.

By the provisions of the National Bank Act the legal reserve required of national banks is twenty-five per cent. of its deposits. This means that if a bank has deposits aggregating four hundred thousand dollars it must constantly keep on hand the sum of one hundred thousand dollars in specie and currency (coin or legal tender bills). It is the business of the National Bank Examiner to count the legal reserve every time he examines a bank.

But this rule does not apply to every national bank. It applies only to the national banks located in what are known as the central reserve cities, which are New York, Chicago and St. Louis. There are forty other cities known as reserve cities, and in these places the national banks, while being required to maintain a legal reserve of twenty-five per cent., are at the same time permitted to deposit half of that legal reserve in the banks of any one of the central reserve cities. The banks in reserve cities are called "city banks." In cities that are not reserve cities the national banks, or "country" banks, as they are often known, are required to keep a reserve of only fifteen per cent. of their deposits, and of this amount they may deposit three-fifths, or nine per cent., in the banks of the reserve cities. Any city may become a reserve city by the application of three-fourths of its national banks, and with the approval of the Controller of the Currency.

The Golden Stream to New York

According to the latest report of the condition of the national banks of the United States the amount of reserve held by them was \$1,121,358,595. The total amount of money held by the banks of the three central reserve cities, and which was due to national banks, was \$427,000,000. Thus nearly one-half of the deposits of other national banks in the banks of the central reserve cities consisted of funds designated as reserve by banks in reserve cities.

It is evident, therefore, that there is a constant stream of money flowing from country banks to city banks, and then, in turn, to the banks of the three central reserve cities. Of these the greatest is New York, which is the money centre of the nation. Also, it is the speculative centre of the country. Between these two facts there is a close connection.

First of all, there is keen competition between the great national banks of New York for the accounts of the "country banks," or for the accounts of any big national or other bank outside of the metropolis. The result is that some of the New York banks have to pay a good big rate of interest for the money deposited in them by the outside banks.

Since these accounts come high, so to speak, the New York banks must so employ that money themselves that it will yield them the largest possible return. Hence they lend it to men who speculate in Wall Street, and who finance speculative enterprises, and who are willing to pay well for the money they need.

In other words, the millions of reserve money from outside national banks that is constantly piling up in the New York banks is a constant source of temptation to the speculators. They know that the banks have the money and, as long as they know where they can get the money, they are willing to plunge and speculate.

These big bank deposits create an "easy" condition of the money market because

(III) THE RESERVE AND ITS INCENTIVE TO SPECULATION

they comprise a large amount of capital seeking employment. When money is "easy" the stock market is inclined to be good. Prices go up. When operators have access to lots of money they can manipulate the market and send prices up still further. This is one result of the piling up of reserve in New York.

When the New York banks lend out their money they require that collateral be deposited for it. This, in speculative transactions, is invariably negotiable stocks. Now, if the stock market is being manipulated by bulls—that is, speculators who are sending the price up—it follows that the banks are lending different amounts of money on the same stock. The higher the stock goes the more they lend on it.

Take, for example, the case of Great Northern preferred stock and follow it through the process of a boom. At the start it is quoted at 150, and the big New York banks are lending the speculators and operators \$125 for every share of it deposited as collateral. Then the market goes soaring. It rises to 348 (as it actually did). This means that the same bankers who loaned \$125 when the stock was 150 are now lending \$250 on every share of the same stock. In other words, a speculator could borrow \$100,000 on 400 shares at this time, while at another he would have to put up 1100 shares. If it were possible to keep the stock market at the same level all the time this would be all right, but the stock market is a very fickle institution, and sometimes it collapses. The banks then call in the loans that they have made on stock. The operators, in turn, call on the customers for whom they have been buying. If the customers cannot produce the money they are "wiped out" and lose everything they have put up. Often the big operators are caught, too. Incidentally, the big banks suffer if they cannot realize on their loans made under these uncertain stock-market conditions.

In many instances big banks have been very much embarrassed through this kind of injudicious lending for speculative purposes. There was a very glaring example of it last October in those stirring events which brought on the panic. It grew out of a corner in United Copper stock, which was manipulated by the Heinze interests, who also controlled a national bank. These interests worked up the price of this stock. As the price soared they kept on borrowing money from the banks in increasing amounts.

Then, all at once, the price collapsed, and the banks found themselves with a lot of bad loans. In other words, the good money of national banks, including part of the reserve of other national banks in reserve cities, and of country banks, was used by speculators.

The Remedy for the Evil

The remedy for the misuse of the great mass of national bank reserve deposited in New York lies in the requirement of a larger actual reserve in the vaults of the banks all along the line. Such a step was practically recommended by the Secretary of the Treasury in his annual report, which was sent to Congress in December. He advocated an amendment to the laws so as to divide the country into geographical reserve sections. In this way it would be possible to retain a large amount of reserve money within a given area. In case of panic, emergency or any other demand, there would at once be a considerable amount of money available. The result of this would be that the central reserve cities, and especially New York, would lose a great deal of their banking power, but it would be a constructive step in American finance, and a move against speculation.

It has been suggested by more than one eminent financial authority that the country banks should be required to keep in their own vaults a reserve of at least ten to twelve per cent. of their deposits, and that the reserve required of city banks should be, at least, eighteen per cent., and, possibly, twenty per cent. The legal reserve of twenty-five per cent. in actual cash has all along appeared to have been equal to all demands made upon it.

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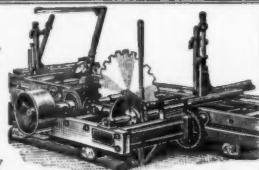
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THE COURTSHIP

(Continued from Page 7)

"Oh, I did keep you waiting such a long time!" she cried.

He stood holding her hand, suddenly unable to say a word, looking at her hungrily. A flood of emotion, of which he had had no prevision, swelled up within him to fill his throat. An almost irresistible impulse all but controlled him to crush her to him, to kiss her lips and her throat, to lose his fingers in the soft, shadowy fineness of her hair. The crest of the wave passed almost immediately, but it left him shaken. A faint color deepened under the transparency of her skin; her fathomless black eyes widened ever so little; she released her hand.

"It was good of you to come so promptly," said she. "I'm so anxious to hear all about the dear people at Redding."

She settled gracefully to one of the little chairs. Orde sat down, once more master of himself, but still inclined to devour her with his gaze. She was dressed in a morning gown, all laces and ribbons and long, flowing lines. Her hair was done low on the back of her head and on the nape of her neck. The blood ebbed and flowed beneath her clear skin. A faint fragrance of cleanliness diffused itself about her—the cool, sweet fragrance of daintiness. They entered busily into conversation. Her attitudes were no longer relaxed and languidly graceful as in the easy-chairs under the lamplight. She sat forward, her hands crossed on her lap, a fire smouldering deep beneath the cool surface lights of her eyes.

The sounds in the next room increased in volume, as though several people must have entered that apartment. In a moment or so the curtains to the hall parted to frame the servant.

"Mrs. Bishop wishes to know, Miss," said that functionary, "if you're not coming to breakfast."

Orde sprang to his feet.

"Haven't you had your breakfast yet?" he cried, conscience-stricken.

"Didn't you gather the fact that I'm just up?" she mocked him. "I assure you it doesn't matter. The family has just come down."

"But," cried Orde, "I wasn't here until nine o'clock. I thought, of course, you'd be around. I'm mighty sorry—"

"Oh, la, la!" she cried, cutting him short. "What a bother about nothing. Don't you see?—I'm ahead a whole hour of good talk."

"You see, you told me in your note to come early," said Orde.

"I forgot you were one of those dreadful outdoor men. You didn't see any worms, did you? Next time I'll tell you to come the day after."

Orde was for taking his leave; but this she would not have.

"You must meet my family," she negotiated. "For if you're here for so short a time we want to see something of you. Come right out now. I guess Mother's far enough along with her breakfast not to be too cross."

Orde thereupon followed her down a narrow, dark hall squeezed between the stairs and the wall, to a door that opened slantwise into a dining-room, the exact counterpart in shape to the parlor at the other side the house. Only in this case the morning sun and more diaphanous curtains lent an air of brightness, further enhanced by a wire-stand of flowers in the bow window.

The centre of the room was occupied by a round table about which were grouped several people of different ages. With her back to the bow window sat a woman well beyond middle age, but with evidently some pretensions to youth. She was tall, desiccated, quick in movement. Dark rings below her eyes attested either a nervous disease, an hysterical temperament, or both. Immediately at her left sat a boy of about fourteen years of age, his face a curious contradiction between a naturally frank and open expression and a growing sullenness. Next him stood a vacant chair, evidently for Miss Bishop. Opposite lolled a young man, holding a newspaper in one hand and a coffee cup in the other. He was very handsome, with a drooping black mustache, dark eyes under lashes almost too luxuriant, and a long, oval face, dark in complexion and a trifle sardonic in expression. In the *vis-à-vis* to Mrs. Bishop, Orde was surprised to find his

ex-military friend of the street car. Miss Bishop performed the necessary introductions, which each acknowledged in his or her fashion, but with an apparent indifference that dashed Orde, accustomed to a more Western cordiality. Mrs. Bishop held out a languidly graceful hand, the boy mumbled a greeting, the young man nodded lazily over his newspaper. Only General Bishop, recognizing him, arose and grasped his hand with a real, though rather fussy, warmth.

"My dear sir," he cried, "I am honored to see you again. This, my dear," he addressed his wife, "is the young man I was telling you about—in the street car," he explained.

"How very interesting," said Mrs. Bishop, with evidently no comprehension and less interest.

Gerald Bishop cast an ironically amused glance across at Orde. The boy looked up at him quickly, the sullenness for a moment gone from his face.

Carroll Bishop appeared quite unconscious of an atmosphere which seemed to Orde strained, but sank into her place at the table and unfolded her napkin. The silent butler drew forward a chair for Orde, and stood, looking impassively, in Mrs. Bishop's direction.

"You will have some breakfast with us?" she inquired. "No? A cup of coffee, at least."

She began to manipulate the coffee pot without paying the slightest attention to Orde's disclaimer. The General puffed out his cheeks, and coughed a bit in embarrassment.

"A good cup of coffee is never amiss to an old campaigner," he said to Orde. "It's as good as a full meal in a pinch."

At this moment the butler entered bearing the mail. Mrs. Bishop tore hers open rapidly, dropping the mangled envelopes at her side. The contents of one seemed to vex her.

"Oh!" she cried aloud. "That miserable Marie! She promised me to have it done to-day; and now she puts it off until Monday. It's too provoking!" She turned to Orde for sympathy. "Do you know anything more aggravating than to work and slave to the limit of endurance, and then have everything upset by the stupidity of some one else?"

Orde murmured an appropriate reply, to which Mrs. Bishop paid no attention. She started suddenly up from the table.

"I must see about it!" she cried. "I plainly see I shall have to do it myself. I will do it myself. I promised it for Sunday."

"You mustn't do another stitch, Mother," put in Carroll Bishop decidedly. "You know what the doctor told you. You'll have yourself down sick."

"Well, see for yourself!" cried Mrs. Bishop. "That's what comes of leaving things to others! If I'd done it myself it would have saved me all this bother and fuss, and it would have been done. And now I've got to do it anyway."

"My dear," put in the General. "Perhaps Carroll can see Marie about it. In any case there's nothing to work yourself up into such an excitement about."

"It's very easy for you to talk, isn't it?" cried Mrs. Bishop, turning on him. "I like the way you all sit around like lumps and do nothing, and then tell me how I ought to have done it. John, have the carriage around at once." She turned tensely to Orde. "I hope you'll excuse me," she said very briefly. "I have something very important to attend to."

Carroll had also arisen. Orde held out his hand.

"I must be going," said he.

"Well," she conceded, "I suppose I'd better see if I can't help mother out. But you'll come in again. Come and dine with us this evening. Mother will be delighted."

As Mrs. Bishop had departed from the room Orde had to take for granted the expression of this delight. He bowed to the other occupants of the table. The General was eating nervously. Gerald's eyes were fixed amusefully on Orde.

To Orde's surprise he was almost immediately joined on the street by young Mr. Bishop, most correctly appointed.

"Going anywhere in particular?" he inquired. "Let's go up the Avenue, then. Everybody will be out."

(TO BE CONCLUDED)



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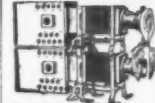
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The Greatest Business Problem in America

(Concluded from Page 9)

Sandy soils are most generally deficient in potash; in fact, they are not uncommonly short on all the soil elements. Here is another case where lime will prove a sweetener and will help to retain moisture.

When it comes to getting phosphorus into the land there is quite a difference of opinion as to the most profitable form in which to use this element. Personally, I believe that phosphate rock is a good thing—although there are many who are not successful with it. I believe their failure is due to the fact that they do not combine it with enough acids to set the phosphate free from the rock. This may be done by sowing it on green clover or other vegetation, or mixing it with fresh barnyard manure and then plowing it under.

Naturally, the farmer who has been interested enough to read this article thus far will ask: How am I to know what my soil needs in the way of fertilizer to balance it up right? There are two ways to find this out, and the thorough man will use both of them. First, write to your State agricultural experiment station, giving a brief and simple description of your soil and the "lay" of it; also a very brief description of what, if anything, has been done to it in the way of fertilization, tilling and the like, together with a statement of what crops have been grown upon it. Be sure to tell the yield secured for several years, and also to give any marked defects or peculiarities shown by the crops. With this data the experiment station expert will be able to give you sound and sensible advice with regard to future fertilization and crop rotation. In a word, he will suggest what you should do to restore to your soil the elements of which it has been deprived.

A Home Experiment Station

The next thing is to conduct a little experiment station of your own, in which you will try out for yourself the value of various fertilizers—both "natural" and commercial. Take a narrow strip across your smallest field and treat it with one kind of fertilizer. Next treat an equal strip with another combination of fertilizer, and so on, so that you may see with your own eyes the difference between fertilization and non-fertilization. By having these strips right alongside each other you get the benefit of the sharp contrast.

This is a very simple and inexpensive experiment, and the farmer who makes it will be grateful that he was urged to do so. And if he is broad and earnest enough to do so he will not stop at this point; he will make a few tests in crop rotation along the same plan.

For example, I sowed a certain plot to clover, applied phosphate and plowed it under. The yield of corn on this clover sod was eighty-two bushels to the acre. The next year I applied no fertilizer, but again planted that identical piece of ground to corn again—and got only fifty-two bushels to the acre. As this season was practically as good as the preceding one, the test taught me a lesson which has brought me in hundreds, not to say thousands, of dollars since. But the lesson was not complete without contrasting my results with those of a neighbor whose land adjoined. He had been cropping it on the alternating oats and corn plan, and had paid no attention to fertilization. The best he could do was a yield of less than thirty bushels of corn to the acre. He might just as well have secured seventy-five to eighty bushels—more than double what he realized—and the corn itself would have been chemically better, too.

There is still another way of testing fertilizers in a much smaller way. Saw some barrels in halves, fill these half-barrels with fine washed sand, mixed with the various kinds of fertilizer under test, and plant a few kernels of corn in each. Of course, the sand alone would not grow any corn, and therefore the growth obtained in each case is plainly to be credited to the fertilizer in that particular half-barrel—and to nothing else.

When it comes to crop rotation I am a firm believer in the five-field system. Most farms are one hundred and sixty acres in extent. Divide your farm into five fields of thirty acres each. This will leave ten acres for buildings, garden, yards, orchard and the like. Start with sixty acres in corn, sow thirty acres to oats or rye and thirty

acres to grass or clover. Follow the rye crop with clover, because clover gets a good strong "set" after rye. Then keep shifting the cornfield each year, always with the most intelligent fertilization you can apply. As you proceed and watch your results carefully you will each year become more expert in the matter of selecting and applying fertilizers.

Earnings of the Modern Farm

But this is not all. Keep twenty good brood sows, which will bring one hundred pigs in February or March; also keep one hundred ewes—these should produce \$500 worth of lambs and \$150 in wool. Your pigs should yield you \$1200; you should get forty-five hundred bushels of corn, feeding twenty-five hundred bushels and selling two thousand bushels for \$800; the rye should bring \$400, and your whole income from sales would amount to \$3050. These figures are not theoretical; they are practical. I know, for I divide my lands into 160-acre farms and work many of them in just this way. But, in figuring up the results, do not forget that, in working to this plan, your land will be better, instead of poorer, at the close of each year. You will have put money away in the bank of the soil, instead of having drawn something from your principal.

There is just one other fact to which I feel bound to call attention: the annual shipment of an enormous tonnage of phosphate from this country to France, Germany and England. And here we are taking front rank of all the countries of the earth in the race for the bankrupting of the soil! Every ounce of this phosphate ought to be spread upon the soil of the United States to save it from wreck and depletion, and at the same time to give our own farmers yields of all the grains beyond what they now dream of getting.

Already I have tried to tell how deeply I feel on this matter of preventing the awful breakneck depletion of our soil; but let me add, as a further evidence of my earnestness, that I have put my observations and experiences as a practical farmer—working thousands of acres on a business system along modern common-sense and scientific methods—into a little book for free distribution to farmers who really wish to reform their methods and give their soil a square deal.

Again I say, this is the biggest business question before the American people to-day.

Grasshopper Diet

THE high appreciation in which grasshoppers are held in South Africa is shown by an advertisement printed a few weeks ago by the Cape Department of Agriculture, which says: "Quotations are invited by the Department for a supply of locusts (grasshoppers) during the forthcoming season, in bags of not less than seventy-five pounds, net. The locusts must be thoroughly dried before being bagged."

It appears that the insects are wanted for poultry feed, the method of utilizing them being to give them in a warm mash, in place of meat scraps. Inasmuch as the scraps for which they are substituted are a commercial article imported in large quantities from the United States, it would seem that an exceptionally plentiful supply of grasshoppers in South Africa may actually have a damaging effect upon the business of our Beef Trust.

It might be mentioned incidentally that a species of May-fly is largely sold in Austria as feed for birds and fishes. However, when these insects, which both finny and feathered creatures devour greedily, are served alone, they give a disagreeable flavor to the animals consuming them—at all events, to chickens and ducks—and on this account they are commonly mixed with more or less barley.

Recent analyses made of samples of grasshoppers have proved that they possess a food value sufficiently high to recommend them for the table—at any rate, as an emergency diet. They contain a great deal of fat, which has been extracted and utilized in the manufacture of soap. As everybody knows, they have been eaten by human beings in many parts of the world since prehistoric times, and even nowadays by Hottentots and Bushmen.

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American Wives and Foreign Husbands

(Concluded from Page 17)

Too much social ambition.
Too much time given to wife's personal enjoyment and too little to household cares.

Too much social mingling with the American colony and too little with the native society of her husband's country.

Too much flirting with hubby's friends and not enough with hubby.

Too American about everything, and especially the rearing of the children.

You see, none of these allegations against the American wife concerns any very serious or ineradicable defect of character. This shows that her husband's chief objections are not to her personally, but to certain little habits of hers which she imported from beyond the Atlantic, and the discontinuance of which would bring joy to the man whom she had taken for better or worse.

Now, let us see what the lady herself finds to object to in the man whose name or title she bears. Here is about the way in which she would enumerate the grounds of her dissatisfaction:

The Lady's Countercharges

"He looks at everything in life from a different point of view from the men I was accustomed to know at home.

"He does not care who thinks that he married me for my money, and is never ashamed to let it be known that my money runs the house.

"He is not a bit diffident about coming to me at very frequent intervals to get extra money to pay his debts, or to enable him to gamble or to indulge in other forms of dissipation that he should carefully avoid, first, because he is married and, also, because he has practically no fortune of his own.

"He lacks all the delicacy of the American man in his attitude toward women, and talks before me, in the presence of his men friends, with a freedom to which I can never accustom myself.

"He is deficient in the splendid courage of an American, and, in trying circumstances, thinks first of his own life before it occurs to him that the lives of his wife and children may be in danger.

"He is indifferent to home-life and cares little about taking his wife into society, preferring to spend his nights at his club in gambling or in the rollicking life of a man about town, regardless of the stigma he puts publicly upon his wife.

"His only thought in existence seems to be to have a good time according to his reckless European methods, yet he seems to resent his wife's attempt to enjoy herself with American friends in American ways as being undignified in a woman who bears his proud title.

"He is never deliberately cruel or violent in his treatment of me, yet the life I lead as his wife runs in the most tiresome rut, is absolutely devoid of interest, ambition, pleasure or serious purpose, and is furthest removed in the world from the ideal married existence I used to dream of.

"He expects me to recognize the sovereignty of my mother-in-law in my house, that my money pays for."

You have seen now, with as much impartiality as it is in my power to impart to this question, the causes of friction that almost inevitably occur in the average household of two married persons of different nationalities. The only natural impediment in the way of their domestic felicity was the fact that each brought to the other certain characteristics of their different races, characteristics of such opposing components that it is well nigh an impossibility to make them ever blend and form a harmonious whole. And there's the rub.

If You Must Marry a Foreigner—

Now, the moral of all this is: Never marry a foreigner if you can help it. Generally, you can help it, for in this country it is not the habit, as in Europe, for parents to arrange their children's marriages for worldly-wise or social consideration. Yet occasionally it happens, and will always continue to happen, that you women and girls of America will wed men from other lands, perhaps because you love them or because the temptation to hear yourselves called by a high-sounding title is too strong to resist. From what I have told you, you will realize that a great majority of the chances are against

your escaping a life of misery; but if you will take to heart the lesson I have set before you, will study it well, and will try to profit by the experience of several generations of your sisters, you will be able at least to minimize the risks you would ordinarily run. Remember these things above all:

When you marry a foreigner you take his nationality in law. Take it also in fact. Do not try to transplant American ideas and habits on foreign soil.

Do not attach too rigid an importance to your own personality. Its persistent or too conspicuous manifestation is a fecund disseminator of domestic dissensions. Cultivate a flexibility of temperament and you will save yourself many bumps.

Don't carry your home-grown household bossism with you to Europe.

School yourself to a recognition of the fact that you are going to Europe as a wife, and not as a missionary to reform the social, political and religious conditions that exist over there.

Don't nag. European husbands call this the American marital malady, and dread it more than the hydrophobia.

Flirt, if you want, in your innocent American way, but never overdo it, and exercise much judgment in the selection of your victims. It is often an excellent medium of discipline for husbands. Moreover, be always amenable to suggestions from your husband on this score, for he knows better than a stranger just when and where flirting is neither good sense nor good form.

When you have babies, encourage them in a proper love for your native land, but do not tell them that the sun was especially created to rise and set in America.

Try to like your husband's family and friends, but never let them know if you cannot succeed. Also try to make them like you, and always make them think you think they do.

Be even more particular about the neatness and elegance of your toilette in the family than when you dress for society, for in this respect you will furnish a striking contrast to European women, ever notoriously untidy about the house.

If you do not know it before your marriage, set about learning, at once, the language of your husband's country and do not slacken in your efforts until you have perfected yourself in it.

If destiny has united your lot to a normal man—that is, if he is like nine-tenths of the European husbands of American women—there is a very great probability that he will shortly be bragging among all his acquaintances that he has found the best sort of a prize in his matrimonial package.

The Natural-Born Blackguard

If, however, he proves one of the unusual exceptions I have referred to above, namely, a natural-born blackguard, then nothing that I can counsel you will help you much, and you will have to accustom yourself to taking the medicine Fate prescribes for you. Once married to a creature of this sort there is little hope for you. Were you even a winged messenger from Heaven, the redemption of such a brute would be beyond your powers. The only chance that remains to you is that you may discover his real identity before you pledge yourself to him at the altar. It will be by accident, or, rather, by good luck, if you are saved in time, for there is little of the outward symptom of perfidy in the appearance of these easy-mannered, smooth-tongued scoundrels.

I had hoped to be able in this article to indicate certain unmistakable signs by which this particular class of candidates for American brides may be distinguished, but the question of space renders it impracticable now. The subject is one that cannot be disposed of in a few lines, for its complete elucidation necessitates the narration of the escapades and wife-hunting adventures of a number of these dangerous fortune-hunters, who already count a dozen or so of our fair countrywomen among their victims.

For the present it suffices to reiterate that the safest way for our women to avoid the multitudinous pitfalls attending the marriages of Americans to Europeans is this: do not marry them at all, but satisfy yourselves with your safer, more reliable and more gallant fellow-Americans.



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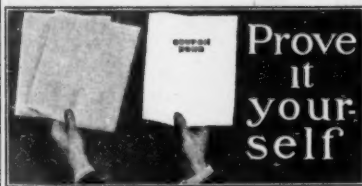
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MEN WHO GET CAUGHT

(Continued from Page 11)

hysterical with excitement. A gentleman, by name "Mr. Francis Delas," called upon Lapierre and offered him twenty-five million dollars spot cash for his wife's share in the Tessier inheritance. This person also claimed that he had a power of attorney from all the other heirs, with the exception of Pettit and Rozier, and asserted that he was on the point of embarking for New York in their interest. He urged Lapierre to substitute him for Moreno. But Lapierre, now convinced that everything was as the General had claimed it to be, indignantly rejected any such proposition aimed at his old friend, and sent Mr. Francis Delas packing about his business.

"This is what my answer has been to him: 'Sir, we have already an agent with whom we can only have cause to be satisfied, so that your services are not acceptable or needed.' He left me most dissatisfied and scolding."

The sending of this confederate on the part of the wily General had precisely the effect hoped for. Lapierre and his friends were now convinced that not only was the inheritance Tessier a reality, but that powerful personages were exerting their influence to prevent the rightful heirs from securing their property, and that they also in some way had secured the cooperation of government officials. It was agreed, on all hands, that the worthy landowner, accompanied by Madame Reddon, had better proceed at once to the scene of operations and unite with the General in their common purpose. Once on the ground Lapierre could assume direction of his own campaign.

Lapierre and Madame Reddon accordingly sailed for America and arrived in New York on the fourth of December, 1904, where they were met on the dock by the General, who, freshly barbered, and with a rose in his buttonhole, invited them, as soon as they had recovered from the fatigue of landing, to make a personal inspection of their properties.

These heirs to hundreds of millions of dollars were conducted by the "Marquis de la d'Essa and Count de Tinoco" to the Battery, where he gallantly seated them in an electric surface car, and proceeded to show them the inheritance. He pointed out successively Number 100 Broadway, the "Flatiron" Building, the Fifth Avenue Hotel and the Holland House, the Waldorf-Astoria, the Vanderbilt mansion at Fifty-seventh Street and Fifth Avenue, the Hotel Savoy and the Hotel Netherlands, incidentally taking a cross-town trip to the ferry station at East Twenty-third Street, and to Bellevue Hospital. A public omnibus conveyed them around Central Park—also their own. And, in spite of the cold weather, the General insisted on showing them the "Tessier mansion and estate at Fort George"—visible from the Washington Bridge—"a beautiful property in the centre of a wood." Returning, he took them to the Museum of Natural History and to the Metropolitan Museum of Art, which contained "Tessier's collections."

Having thus given them a bird's-eye view of the promised land, the General escorted them to his apartments and allowed them to see the Ark of the Covenant in the shape of a somewhat dilapidated leather trunk, which contained a paper alleged to be the will of Jean Tessier, made in Bellevue Hospital (one of his possessions), and unlawfully seized by the Lespinasse family. It was only, Moreno alleged, through the powerful influence of the Jesuits that he had been able to secure and keep a copy of this will.

Although the Marquis de la d'Essa must have known that his days were numbered, he was as gay and as entertaining as ever. Then, suddenly, the scales began to fall from Madame Reddon's eyes. The promised meeting with Marie Louise Lespinasse and her mysterious representative, "Mr. Benedict-Smith," was constantly adjourned; the "police agents," whom it had been so necessary to entertain and invite to saloons and cafes, were strangely absent, and so were the counselors, Jesuit Fathers, bankers, and others who had crowded the General's antechambers. A slatternly Hibernian woman appeared, claiming the hero as her husband; his landlady caused him to be evicted from her premises, and his trunk containing the famous "dossier" was thrown into the street, where it lay until the General himself,

placing it upon his princely shoulders, bore it to a fifteen-cent lodging-house.

"And now, M'sieu," said little Madame Reddon, raising her hands and clasping them entreatingly before her, "we have come to seek vengeance upon this miserable! This villain M'sieu! He has taken our money and made fools of us. Surely you will give us justice!"

"Yes," echoed Lapierre stubbornly, "and the money was my own money, which I had made from the products of my farming."

A month later Don Pedro Suarez de Moreno, Count de Tinoco, Marquis de la d'Essa, and Brigadier-General of the Royal Armies of the Philippines and of Spain, sat at the bar of the General Sessions, twirling his mustache and uttering loud snorts of contempt while Lapierre and Madame Reddon told their story to an almost incredulous yet sympathetic jury.

But the real trial began only when he arose to take the witness chair in his own behalf. Apparently racked with pain, and laboring under the most frightful physical infirmities, the General, through an interpreter, introduced himself to the jury by all his titles, asserting that he had inherited his patents of nobility from the "Prince of Arras," from whom he was descended, and that he was in very truth "General-in-Chief of the Armies of the King of Spain, General Secretary of War, and Custodian of the Royal Seal." He admitted telling the Lapierres that they were the heirs of five hundred million dollars, but he had himself honestly believed it. When he and the rest of them had discovered their common error they had turned upon him and were now hounding him out of revenge. The courtly General was as *distingue* as ever as he addressed the hard-headed jury of tradesmen before him. As what *canaille* he must have regarded them! What a position for the "Count de Tinoco!"

Then two officers entered the courtroom bearing the famous trunk of the General between them. The top tray proved to contain thousands of railroad tickets. The prosecutor requested the defendant to explain their possession.

"Ah!" exclaimed Moreno, twirling his mustaches, "when I was General under my King Don Carlos, in the Seven Years' War of '75, and also in Catalonia in '80, I issued these tickets to wounded soldiers for their return home. At the boundaries the Spanish tickets were exchanged for French tickets." He looked as if he really meant it.

Then the prosecutor called his attention to the fact that most of them bore the date of 1891 and were printed in French—not in Spanish. The prisoner seemed greatly surprised and muttered under his breath vaguely about "plots" and "conspiracies." Then he suddenly remembered that the tickets were a "collection," made by his little son.

Beneath the tickets were found sheaves of blank orders of nobility and blank commissions in the army of Spain, bearing what appeared to be the royal seal. These the General asserted that he had the right to confer by proxy, for his "King Don Carlos." Hundreds of other documents bearing various arms and crests lay interspersed among them. The prisoner drew himself up magnificently.

"I was the General Secretary of War of my King," said he. "When I had to give orders to the generals under me, of whom I was the chief, I had the right to put thereon the royal imprint of Don Carlos. I was given all the papers incident to the granting of orders and grades in the army, and I had the seal of the King—the seal of the Royal King."

But, unfortunately for the prisoner, the seals upon the papers turned out to be the legitimate arms of Spain and not those of Don Carlos, and as a finale he ingeniously identified the seal of the Mayor of Madrid as that of his "Royal King."

Next came a selection of letters of nobility, sealed and signed in the name of Pope Leo the Thirteenth. These, he asserted, must have been placed there by his enemies. "I am a soldier and a general of honor, and I never did any such trafficking," he cried grandly, when charged with selling bogus patents of nobility.

He explained some of his correspondence with the Lapierres and his famous bill for twelve thousand dollars by saying that when he found out that the inheritance Tessier

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did not exist he had conceived the idea of making a novel of the story—a "fantastic history"—to be published "in four languages simultaneously," and asserted solemnly that he had intended printing the whole sixteen feet of bill as part of the romance.

Then, to the undisguised horror of the unfortunate General, at a summons from the prosecutor an elderly French woman arose in the audience and came to the bar. The General turned first pale, then purple. He hotly denied that he had married this lady in France twenty-three years ago.

"Name of a name! He had known her! Yes—certainly! But she was no wife of his—she had been only his servant. The other lady—the Hibernian—was his only wife." But the chickens had begun to come home to roost. The pointed mustaches drooped with an unmistakable look of dejection, and as he marched back to his seat his shoulders no longer had the air of military distinction that one would expect in a general of a "Royal King." His head sank on his chest as his deserted wife took the stand against him—the wife whom, he had imagined, he would never see again.

Any one could have seen that Elizabeth de Moreno was a good woman. Her father's name, she said, was Nichaud, and she had first met the prisoner twenty-three years ago in the village of Dalk, in the Department of the Tarne, where, in 1883, he had been convicted and sentenced for stealing bed linen from the Hotel Kassam. She had remained faithful to him in spite of his disgrace, and visited him daily in prison, bringing him milk and tobacco. On his liberation she had married him and they had gone to live in Bordeaux. For years they had lived in comfort, and she had borne

him eight children. He had never been to any war and was neither a general nor, so far as she had known, a friend of Don Carlos. She had supposed that her husband held some position in connection with the inspection of railroads, but in 1902 it had come out that he was in the business of selling counterfeit railroad tickets, and had employed a printer named Paul Casignol to print great numbers of third-class tickets for the purpose of selling them to ignorant soldiers and artisans. Moreno had fled to America. She had then discovered that he had also made a practice of checking worthless baggage, *stealing it himself*, and then presenting claims therefor against the railroad companies. She had been left without a sou, and the rascal had taken everything she had away with him, including even the locket containing the hair of her children. By the time she had finished her story Moreno's courage had deserted him, the jury without hesitation returned a verdict of guilty, and the judge then and there sentenced the prisoner to a term at hard labor in State's prison.

"Mais oui," grunts Lapierre, as the crow, with a final caw of contempt, alights in a poplar farther down the road, "I don't blame him for laughing at me. But, after all, there is nothing to be ashamed of. Is one to be blamed that one is fooled? *Hein!* We are all made fools of once and again, and, as I said before, he would have deceived the devil himself. But perhaps things are better as they are. Money is the root of all evil. If I had an automobile I should probably be thrown out and have my neck broken. But if M'sieu' intends to take the next train for Bordeaux it is as well that he should be starting."

TELLTALES OF DISEASE

(Concluded from Page 12)

The attitude of impatient incredulity toward the stories of our patients, typified by the story of that great surgeon, but greater bear, Dr. John Abernethy, has passed, never to return. When a lady of rank came into his consulting-room, and, having drawn off her wraps and comfortably settled herself in her chair, launched out into a luxurious recital of symptoms, including most of her family history and adventures, he, after listening about ten minutes, pulled out his watch and looked at it. The lady naturally stopped, open-mouthed. "Madam, how long do you think it will take you to complete the recital of your symptoms?" "Oh, well"—the lady floundered, embarrassed—"I hardly know." "Well, do you think you could finish in three-quarters of an hour?" Well, she supposed she could, probably. "Very well, madam. I have an operation at the hospital in the next street. Pray continue with the recital of your symptoms, and I will return in three-quarters of an hour and proceed with the consideration of your case!"

What the Trained Eye Sees

When you can spare the time—and no time is wasted which is spent in getting a thorough and exhaustive knowledge of a serious case—it is as good as a play to let even your hypochondriac patients and those who are suffering chiefly from "nervous prosperity" in its most acute form, set forth their agonies and their afflictions in their fullest and most luxurious length, breadth and thickness, watching meanwhile the come and go of the lines about the face dials, the changes of the color, the sparkling and dulling of the eye, the droop or pain cramp, or luxurious loll of each group of muscles, and quietly draw your own conclusions from it all. Many and many a time, in the full luxury of self-explanation, they will reveal to you a clew which will prove to be the master-key to your control of the situation, and their restoration to comfort, if not health, which you couldn't have got in a week of forceps-and-scalpel cross-examination.

In only one class of patients is this valuable aid to knowledge absent, and that is in very young children, and yet, by what may at first sight seem like a paradox, they are, of all others, the easiest in whom to make not merely a provisional, but a final, diagnosis. They cannot yet talk with their tongues and their lips, but they speak a living language in every line, every curve,

every tint of their tiny, translucent bodies, from their little pink toes to the soft spot on the top of their downy heads. Not only have they all the muscle signs about the face dial, of pain or of comfort, but, also, these are absolutely unclouded or uncomplicated by any cross-currents of what their elders are pleased to term "thought."

The Tales that Babies Tell

When a baby knits his brows he is not puzzling over his political chances or worrying about his immortal soul. He has got a pain somewhere in his little body. When his vocal organs emit sounds, whether the gurgle or coo of comfort, or the yell of dissatisfaction, they are just squeezed out of him by the pressure of his own internal sensations, and he is never talking just to hear himself talk. Further than this, his color is so exquisitely responsive to every breath of change in his interior mechanism that watching his face is almost like observing a reaction in a test tube, with its precipitate, or change of color. In addition, not only will he turn pale or flush, and his little muscles contract or relax, but so elastic are the tissues of his surface, and so abundant the mesh of blood-vessels just underneath, that, under the stroke of serious illness, he will literally shrivel like a green leaf picked from its stem, or wilt like a faded flower.

A single glance at the tiny face on the cot pillow is usually enough to tell you whether or not the little morsel is seriously ill. Nothing could be further from the truth than the prevailing impression that, because babies can't talk, it is impossible, especially for a young doctor, to find out what is the matter with them. If they can't talk neither can they tell you any lies, and when they yell "Pin!" they mean pin and nothing else.

In fact, the popular impression of the puzzled discomfiture of the doctor before a very small, ailing baby is about as rational as the attitude of a good Quaker lady in a little Western country town, who had induced her husband to subscribe liberally toward the expenses of a certain missionary on the West Coast of Africa. On his return, the missionary brought her as a mark of his gratitude a young half-grown parrot, of one of the good talking breeds. The good lady, though delighted, was considerably puzzled with the gift, and explained to a friend of mine that she really didn't know what to feed it, and it wasn't quite old enough to be able to talk and tell her what it wanted!



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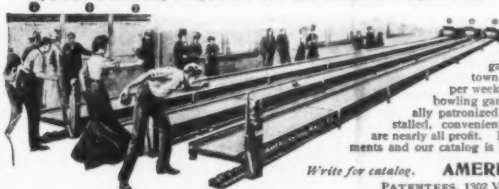
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THE MEMOIRS OF A CO-ED

(Continued from Page 4)

Well—I made Helen come down, and she and Mr. Hunt talked, and Mr. Devore and L. Nettie Hopkins had a caller, too—that Mr. Dewey who boards here. They sat on the stairs in the hall. Mr. Dewey is a Senior Medic, and very devoted to Miss Hopkins. Helen and Mr. Hunt talked mostly about studies, I think; but Mr. Devore and I talked football. He's assistant manager of the football team. He asked me what fraternity I would join, and I told him none, and explained. He smiled sort of queer (he has a dear smile) and said I'd better join the Kitties—that's what they call the Mu Mu's. He said they were the live girls of the University. He's a "Lamb" himself; I mean a Lambda Theta. He also asked me if I would go to the football game with him on Saturday afternoon. I was glad that I could say I had another engagement; I'd been invited by the Mu Mu's. He didn't seem to mind, and said he'd see me there, then, anyway.

I fancy Harold Hunt must have heard, because right afterward he asked Helen to go with him—and she actually said she would! Imagine! And he's so kiddish! And she doesn't care for football, either! I teased her about it after we were upstairs, and she said that she couldn't help but accept. She could have, though. The two boys stayed until ten o'clock, waiting for each other to leave, and Mrs. Hopkins stuck her head in the door and announced: "Ten o'clock, young gentlemen!" Horrid old thing! So they went—but I noticed that Nettie and her beau were still there in the hall. Perhaps Mrs. Hopkins wanted the parlor for them! However, Helen and I were half-dead with talking, and even then we had to stay up till one, again, to get some lessons.

Mrs. Hopkins apologized this morning. Helen and I are both ashamed that we should be using the parlor, when we had declared that we should not need it. What can we do, though? Dear me; to-day is crammed, every minute, from eight until five, and then all those lessons for tomorrow must be studied. The Pi Pi's are coming to take me out auto-riding, too. I wish that some of them would get after Helen.

It was an awfully exciting game of football, and we girls went simply wild because we—our boys, I mean—beat: six to five. I sat with the Mu Mu's. When one of our boys made a big run, and was tackled right in front of us, we gave him the Mu Mu yell! All the girls know him. Miss Adams says she will bring him to call some evening. It must be glorious to be a football player. We all went in a tallyho, with Mu Mu colors on it, and had a section in the grandstand. The Pi Pi's came in a tallyho, too. I saw Helen and Harold Hunt; they sat only a little ways from us. They both looked very ordinary—and he's so kiddish. It was easy to tell they were Freshmen. Between halves quite a few men came and talked with our crowd.

I met that Mr. Franklin, who drilled his company near us on the campus the time I spoke of; the first time, you remember. He's very swell; he's mile-run champion, or something. Mr. Devore was one of the men. He wanted to know if he might not call and take me to ride Sunday afternoon, and I said yes before I thought. One gets so enthusiastic at a football game. Dear—and Sunday (that's to-morrow) I ought to study. I shall have to study all the morning instead of going to church. Mr. Devore played football last year; he was splendid, they say; but this year he can't play on account of his mother, who's an invalid and objects.

We had a perfect drive. I never saw a grander day—regular Indian summer. We drove away out into the country—which was all right because it was broad daylight. Of course, I wouldn't drive that way here with a man in the evening. The pamphlet issued by Miss Epton forbids it. Mr. Devore is on the "approved list" of men, I am sure. I quite like him. He told me all about why he couldn't play football any more, and what a disappointment it is to him. I let him understand that I honored him for his deference to his mother.

When I got back Harold Hunt and Helen were sitting on the porch; they had been to

walk, after Y. M. C. A.-Y. W. C. A. joint meeting. Oh, dear me! I hope that Helen is not going around much with him. He's so kiddish. Still, he's quite her style. They said that I should have been at the meeting; it was very instructive. I have my lessons—all but mathematics and history.

Our board isn't good at all. I'm so sick of croquettes with onion in, and plum sauce; and the tablecloth is changed only once a week, no matter how spotted it gets through and through. I have flunked in classes several times lately. I think it is because I am not getting the proper food. My studying seems all mixed up, too. I'm so rushed.

Miss Adams and another girl and Mr. Devore and Mr. Franklin and Mr. Smith (he's the football man we girls cheered—a dandy fellow) are going to stop for me Friday night, and we're all going down to the Lambda Theta house; just a little informal affair gotten up by a few of the boys.

What do you think! Literary society night was changed to Friday for this week! A perfect shame! I had to go, because I was on for the debate; and that made me break my engagement for the Lambda house. If it hadn't been for the debate I would have let the old society slide; but the change was made very suddenly, on account of a concert on the regular night. I was furious, and so were the others.

I've finally decided to join the Mu Mu's. I've told them I would. You see, in a fraternity like this all the girls help each other, and the older girls help the Freshmen in their studies, and they can do it because they—the older girls—have been over the same ground, practically. There always is some girl who has had the same study. Helen and I find that we have taken on a very hard schedule. Of course we help each other some. I shan't leave Helen yet, though. That would be mean. And, anyway, there aren't any vacancies at the frat house, because one of the girls is sick and has to have a room by herself. The board at the chapter house is fine, too. Here at Mrs. Hopkins' it is vile. Board always runs down, they say, toward the middle of the term, and picks up again toward the end, so as to leave a pleasant impression. And our room here is cold, quite often, when Mrs. Hopkins forgets the furnace. It is hard to study in a cold room. I shall be glad to change. I really ought to. I flunked in French to-day—but it doesn't matter much. We recite to an assistant professor, Mr. Bleuer, and he's as sweet as he can be and very timid. The girls want me to be initiated before their Hallowe'en party.

I don't think Helen likes it very well that I'm going to join a fraternity. She disapproves of all cliques, she says.

Psychology is the most fun. We are studying Perception; and to-day for a test we had to describe each other's eyes and hair, etc., on the spur of the moment, just to see how keen our sensibilities of observation are. The professor picked out ME, and had me stand before the class for five seconds; and then they wrote and described me. Mr. Devore wrote of my eyes "divine"! And before we knew the professor had read it right off. The class just shrieked. I was so mad.

I had the most dreadful experience last night. Listen. It is the rule that all social functions shall cease at twelve o'clock; but some of us were so hungry, after the dancing (the Lambda's had just an informal little hop), that we slipped down to a restaurant and had an oyster stew—just for a lark, you know. I can't understand where time went to, but, when we had finished and thought to look, it was one o'clock!

We fairly flew; and when Mr. Devore and I reached my house the door was locked and the light in the hall was out. I'm sure that Mrs. Hopkins sneaked down at twelve sharp and put out the light and locked up on purpose. I didn't dare to ring the bell, and I couldn't wake Helen, though I called ever so loud. It was a terrible fix. But Mr. Devore found a ladder

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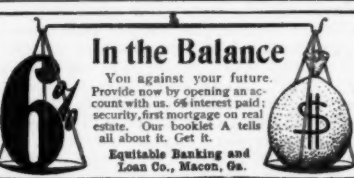


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and put it against the porch, and I climbed up! The window was open; Helen didn't wake when I crawled in, though I giggled all the way! Wasn't that scandalous?

I had got so cold and frightened that I shivered and shook the rest of the night; and to-day I flunked in French again. Poor Professor Bleuer asked me if the lessons were too long for me. The ideal I told him certainly not; that I had not been very well lately. I might have explained about the table-board, but I didn't.

Miss Epton, the dean, gave me a good scolding, about climbing in by the ladder, and so on. Mrs. Hopkins must have been listening all the time that I was trying to get in. The old cat! And then she went and told.

I've spent Sunday at home—the first time. And even then I had to decline an engagement with Edith Adams and Mr. Franklin and Mr. Devore to go out in an auto. But I knew that mamma and papa would like to see me. Mamma thinks I am studying too hard. I have a notion to drop my French.

Well, I've moved into the Mu Mu house. Helen doesn't care, because she's pledged to the North Stars—which isn't a Greek-letter fraternity, but is a local non-secret society; and one of the North Star girls will come and room with her. Helen says that Harold Hunt says the Mu Mu girls are gay. He doesn't belong to a fraternity.

I've dropped my French, and my history, too. I know enough French, anyway—and what good is ancient history ever going to do one? The girls advised me to drop some of my studies. I have twice as many as any of them. Mr. Bleuer, the French professor, said that he was glad to have me reduce my course a little; that the struggle I was having had come up and been discussed in Faculty meeting.

My, but it's fun living at a frat house with all the girls. We make fudge every night; and we sit about in each other's rooms, and have the best times. Of course we study. We are living mostly on pickles, because our cook has struck; and something is the matter with the heating apparatus, so that for two days we haven't had a fire except in a little grate downstairs. But we don't mind. We wear blankets about our shoulders.

It is a great relief to me to have no French and history.

Wednesday evening is our "man evening"; we receive our callers down in one of the two parlors.

I've promised to make Mr. Devore a couch pillow for his fraternity rooms. Several of the girls are making pillows for fraternity men friends. I think I'll do something very unique and swell. Mr. Devore and I are quite chummy. Girls and boys can get to be that way at a place of this kind, and nobody sees any harm in it, either. This is an advantage of the co-educational system; it tends to broaden one. The affirmative in the debate at the Claudian used that argument.

I can appreciate now the great mistake I made in scheduling. I don't know what in the world I was thinking of, to take so many studies. 'Twas preposterous. Next term I shall do differently.

Dear me, I haven't written in this diary for ages. I feel dreadfully because I'm not going home for Thanksgiving; and mamma and papa are, of course, disappointed; but I just cannot miss the football game. It's the big game of the season, and my first. The girls all say I'd be a ninny to miss it. Next year the team may not play here on Thanksgiving, Mr. Devore says. I'm going with him.

I met Helen to-day, and she hardly spoke to me. She didn't look well. She is studying too hard, I expect. It doesn't pay to ruin one's health by studying.

Psychology is my favorite study, I think. Perception is wonderful. I never knew before how much there was to perceive, and how much we can lose by not perceiving.

Our boys didn't win the game. Wasn't that too bad? The other team was so much

heavier, and played several professionals, Mr. Devore says. But I had a perfectly splendid time, and wore the biggest bunch of chrysanthemums you ever saw. I wrote to mamma and papa a nice long letter for their Thanksgiving.

The rules and regulations for the girls and the men aren't hard at all to get around, if one is smooth a little. The girls think Miss Epton is an absolute vixen. She can be so mean. We have a real sweet housemother, though. She is the aunt of one of the girls, and lets us do just as we please; we are old enough, I should think. We are obliged to have a housemother.

Gracious—here I have been home for Christmas, and am back again and beginning another term. I had a jolly time. Edith Adams and Mr. Devore and a lot of the girls and boys were on the train, going, and we sang and joked all the way. Mr. Devore asked me if he might write to me, and he sent me a lovely box of roses on Christmas. I sent him the couch pillow that I had made. Coming back, too, he and Edith were on the train. I'd heard from them both several times. After such a pleasant vacation I suppose I ought to be ready for work. This term my schedule is:

Psychology	Trigonometry
English	Music
	Basket-ball

I think I shall like this term better than last. Last term I started in with seven studies, you know, besides the gym work, which were too many. And I didn't pass in mathematics, either, even after I had dropped the French and the history. I was conditioned. We have to take three studies; and as I get a credit in music I am taking more now than is necessary.

Edith and Ralph Franklin and Fred Devore and I had the most glorious moonlight skate last night; miles up the river! If Miss Epton knew she'd be crazy—but she won't know. Oh, it was fine! Flunked in trig to-day. Trig is terrible and, maybe, I ought to drop it. It will never be of any use to me.

Went to a Delta Omicron party last night. Helen was there with Harold Hunt. He has joined—is getting quite tough. Helen says she hasn't taken as many studies this term. She looked unusually pretty.

This term's studies are very fascinating, except trigonometry. I am working quite hard. In psychology we are studying Feeling, and in English we are studying Romance. In music we are studying Strauss.

Feeling is an awfully odd sense. The professor has given us a number of experiments to try, outside of the class, on the line of individual investigation. Fred fools so, though, that it is hard to try the experiments as they should be tried, or investigate right.

Romance and Strauss waltzes go very well together, I think. I have dropped trigonometry. Three studies are enough.

We don't play basket-ball against outsiders; just we girls play each other. The physical directress, Miss Castleton, is fine at it. The Mu's are going to play the Pi Pi's, which will be exciting. I'm on the Mu regular team. Two of the Lamb' boys are on the Varsity team, and they have showed us some tricks.

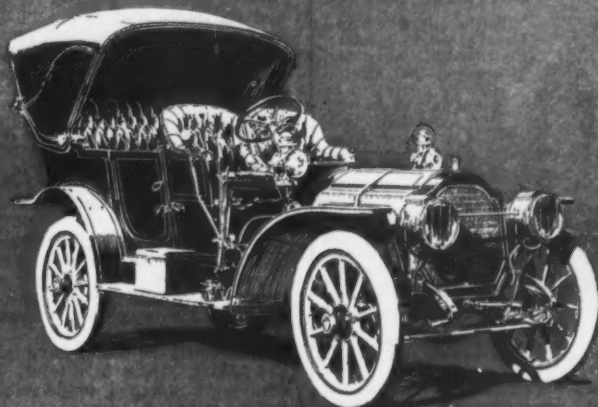
The Mu's beat.

Dear, and here it is the end of the term, and I don't know where I left off exactly. College life certainly is a busy life. I haven't flunked very much this term, and I think that I have passed in everything. Next term we have more electives, and, I believe, I shall ease up on study a mite.

The girls say that the spring term here is lovely. We have only one week's vacation. Edith and Ralph and Fred aren't going home, and I really ought not to go, either. Most of the students stay. I suppose mamma and papa are expecting me, however. The Lambda's and the Mu's are to have a golf tournament during vacation, but I can't stay.

I didn't have a very good vacation, somehow. It rained, and there wasn't

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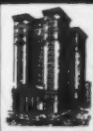
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much to do, except write letters, and I put in a poky time. Mamma thinks that I am looking thinner, and I promised her that I would not study so hard this last term, or I would be all worn out by summer. This is my schedule:

Psychology (dear old psychology!)
Botany
English
Gym work isn't required this term. I may play tennis. Fred is a champion.

Psychology is quite interesting, of course. We are making a special study of Love this spring term: its history and influence and its traits, and so on. L-I-love, Professor Tullyson pronounces it. I dote on hearing him. He's a great, full-whiskered man, with a deep voice, and he's a bachelor.

April is a beautiful month at the University. We are doing field work in botany. So many upper classmen are taking Freshman botany that the class is divided into four sections. It is an elective.

Our English work this term is Poetry. We have to write poetry, and criticize. I never dreamed that I could write such good poetry and find rhymes so easy. Fred and I compose long pieces.

Helen tells me that I have missed it by not taking music this term. They are studying Chopin. I would adore Chopin, in the spring.

Strolling is all the rage. The streets are fairly dotted with couples. Fred and I were out strolling yesterday, after supper; and first we overtook Helen and Harold Hunt—and they were just crawling along! I suppose if they hadn't been crawling we wouldn't have overtaken them, for we are some on the stroll ourselves. They were very close together. And next we saw Miss Castleton (she's the physical directress) and Professor Bleuer, moving as slow as slow. And next—who do you think? Miss Epton and Professor Tullyson! Isn't that a joke?

Fred and I went botanizing Sunday afternoon. We went away over across the bridge and into the woods. Lots of other couples were botanizing, too. The spring botany class is very popular.

A heavenly term. The campus is exquisite.

Four of us went on a picnic yesterday.

These moonlight nights on the river are simply divine.

Fred and I are the champions of the Mu's and the Lamb's in mixed doubles in tennis.

We really think a lot of each other. We had quite a serious talk last evening.

Final exams. My new Swiss gown for the commencement hop is DONE! It is a dream.

Dead tired. But, oh, what fun! I'm getting scarcely a wink of sleep.

Wonder of wonders! I passed.

Haven't a moment. Edith and Ralph and Fred and I —

Well, it's all over. Mother says I'm very thin and must rest if I expect to return to study again next year. Fred will be there, of course, so as to graduate; and Edith is coming back—she'll be a Senior; and Ralph Franklin is going to enter as a Law. I've decided that I won't be a "regular" any more, but will enter as "special." Then I can take just

Psychology
Psychology is such fun—and Archaeology is a perfect snap, Fred says.



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